



State Bank of India Officer's Association

(Bhopal Circle)

RULES & REGULATIONS

Our Motto
From Member to Members
We are always on our Mission...

With Best Complement From
SBIOA Bhopal

2026

अपनों से अपनी बात...

प्रिय कामरेड,

नववर्ष 2026 की हार्दिक शुभकामनाएं एवं मंगल वंदन! नया वर्ष 2026 आपके जीवन में नई उमंग, नई ऊर्जा, नई संभावनाएं और निरंतर प्रगति लेकर आए — यही हमारी हार्दिक कामना है। ईश्वर से प्रार्थना है कि यह वर्ष आपके परिवार के लिए स्वास्थ्य, सौहार्द, समृद्धि और सफलताओं का वर्ष बने। संगठन — विश्वास — संघर्ष — सम्मान कामरेड, भारतीय स्टेट बैंक ऑफ ऑफिसर्स एसोसिएशन, भोपाल सर्किल ने अपने 50+ वर्षों की गौरवशाली यात्रा में हमेशा एक ही संकल्प को अपनी दिशा बनाया है —

"अधिकारों की रक्षा और सम्मानजनक कार्य-परिस्थितियों का निर्माण।"

यह यात्रा केवल संघर्षों का इतिहास नहीं है, बल्कि यह उस सामूहिक चेतना का प्रतीक है जिसमें हर साथी की भावनाएँ, चुनौतियाँ, अपेक्षाएँ और विश्वास शामिल हैं। 2025 — अनुभवों का वर्ष, 2026 — संकल्पों का वर्ष बीता वर्ष कई चुनौतियाँ लेकर आया, लेकिन आप सभी की दृढ़ता, एकता और संगठन के प्रति विश्वास ने उन चुनौतियों को अवसर में बदला। अब 2026 का यह नया वर्ष हमारी प्राथमिकताओं को और अधिक स्पष्ट करता है — न्यायपूर्ण नीतियाँ, सम्मानजनक कार्य-परिस्थिति, अधिकारों की रक्षा, पारदर्शी प्रशासन, और मजबूत संगठनात्मक पहचान

कामरेड — स्वास्थ्य ही वास्तविक संपत्ति है

आज का कार्यसंस्कार तेजी से बदल रहा है।

डिजिटलाइजेशन, टारगेट आधारित कार्यप्रणाली, अनियमित समय और मानसिक तनाव हमारी दिनचर्या का हिस्सा बनते जा रहे हैं। संगठन का स्पष्ट मत है —

"स्वस्थ अधिकारी ही सक्षम बैंक और मजबूत संगठन का आधार है।"

इसलिए 2026 में हमारी प्राथमिकता यह रहेगी कि:- स्वास्थ्य जागरूकता कार्यक्रम, मानसिक स्वास्थ्य पर विशेष ध्यान, तनाव प्रबंधन कार्यशालाएँ, कार्य-जीवन संतुलन की नीतिगत मांग, और मेडिकल सपोर्ट सिस्टम को मजबूत बनाना संगठन मानता है कि: काम महत्वपूर्ण है — परंतु स्वास्थ्य सर्वोपरी है। हमारा उद्देश्य — सुनना, समझना और समाधान देना, आपकी समस्याएँ हमारी जिम्मेदारी हैं। आपकी अपेक्षाएँ हमारे लक्ष्य हैं। 2026 में हम — प्रत्येक साथी तक पहुँचने, संवाद मजबूत करने, नीतियों को प्रभावी बनाने, और संगठनात्मक भागीदारी बढ़ाने की दिशा में निरंतर कार्य करेंगे। SBIOA, AISBOF, AIBOC एवं UFBU के माध्यम से आपकी आवाज़ को प्रदेश से राष्ट्रीय स्तर तक और अधिक प्रभावी ढंग से उठाया जाएगा।

अब समय है — एक कदम और आगे बढ़ने का

कामरेड, हमारा इतिहास संघर्षों से बना है, पर हमारा भविष्य एकता, चेतना और सम्मान से लिखा जाएगा। यह वर्ष हमारी साझा प्रतिज्ञा का वर्ष है — हम न झुकेंगे, हम न रुकेंगे, हम साथ मिलकर आगे बढ़ेंगे अंत में... नए वर्ष में हमारा सामूहिक संदेश — स्वास्थ्य में संतुलन, कार्य में गरिमा, व्यवहार में मानवीयता, और संघर्ष में दृढ़ता, यही हमारा मार्ग है, यही हमारा स्वभाव और यही हमारी पहचान।



Anil Kumar Srivastav
President



Sanjeev Kumar Mishra
General Secretary



एसबीआई अधिकारी संघ (SBIOA भोपाल) : सदस्यों की बेहतरी और सुरक्षा का विश्वसनीय साथी

1973 में स्थापित, एसबीआई अधिकारी संघ (SBIOA भोपाल) ने अपने सदस्यों के हितों की सुरक्षा और कल्याण के लिए एक सशक्त और समर्पित संगठन के रूप में अपनी पहचान बनाई है। मात्र 2 सदस्यों से शुरू होकर, आज यह संघ मध्यप्रदेश और छत्तीसगढ़ के लगभग 7000 से अधिक अधिकारियों का प्रतिनिधित्व करता है।

संगठन की प्राथमिकता और सेवाएं

इस संघ का प्राथमिक उद्देश्य भारतीय स्टेट बैंक की सभी शाखाओं में कार्यरत अधिकारियों के अधिकारों और हितों की रक्षा करना है। एसबीआई अधिकारी संघ अपने सदस्यों के लिए 300 रुपये की मामूली सदस्यता शुल्क के साथ विभिन्न लाभ और सेवाएं प्रदान करता है। संघ के सदस्य अधिकारियों के मरणोपरान्त उनके परिवार को 5 लाख रुपये की वित्तीय सहायता भी प्रदान की जाती है, जो उनके कठिन समय में सहारा बनती है।

समर्पित पदाधिकारी और सहायता

दोनों राज्यों में संघ के 71 पदाधिकारी साथी, जो विभिन्न पदों पर 7000 से अधिक अधिकारी साथियों द्वारा चुने गए हैं, हमेशा सदस्यों की मदद और समर्थन के लिए तत्पर रहते हैं। ये अधिकारी संघ के सदस्यों के कल्याण के प्रति समर्पित हैं और उनकी समस्याओं के समाधान में सक्रिय भूमिका निभाते हैं।

निरंतर प्रगति और बेहतरी की दिशा में

एसबीआई अधिकारी संघ (SBIOA भोपाल) अपने सदस्यों की बेहतरी के लिए निरंतर प्रयासरत है, उनके हितों की रक्षा करता है, और उन्हें कार्यस्थल पर एक सुरक्षित और सम्मानजनक वातावरण प्रदान करने की दिशा में अग्रसर है। संघ का प्रत्येक सदस्य इस सशक्त परिवार का अभिन्न अंग है, और हम सभी के सामूहिक प्रयास से एक उज्ज्वल भविष्य की दिशा में कदम बढ़ा रहे हैं।

- 1. प्रेरणा का विषय :** "जब हम एक साथ खड़े होते हैं, तो हम सभी मजबूत होते हैं। 2 सदस्यों से शुरू होकर 7000 से अधिक सदस्यों तक की हमारी यात्रा इस बात का प्रमाण है कि सामूहिकता में शक्ति है।"
- 2. संकल्प की ताकत :** "जीवन की चुनौतियों का सामना करने के लिए हमें एक मजबूत समर्थन प्रणाली की आवश्यकता होती है। एसबीआई अधिकारी संघ ने यह सुनिश्चित किया है कि कोई भी सदस्य अकेला न महसूस करे, चाहे समय कितना भी कठिन क्यों न हो।"
- 3. उन्नति की दिशा :** "संघ का उद्देश्य सिर्फ वर्तमान समस्याओं का समाधान करना नहीं है, बल्कि हमारे सदस्यों के भविष्य को भी सुरक्षित बनाना है। 5 लाख रुपये की वित्तीय सहायता से लेकर कार्यस्थल पर सम्मानजनक वातावरण तक, संघ ने हमेशा अपने सदस्यों की भलाई को प्राथमिकता दी है।"
- 4. सामूहिक प्रयास :** "एकता में शक्ति होती है। संघ ने यह सिद्ध किया है कि जब हम सब मिलकर कार्य करते हैं, तो कोई भी चुनौती हमें हरा नहीं सकती।"

एसबीआई अधिकारी संघ (SBIOA भोपाल) के सभी सदस्यों के लिए यह गर्व का विषय है कि वे एक ऐसे संगठन का हिस्सा हैं जो न केवल उनकी वर्तमान जरूरतों में उनकी मदद करता है, बल्कि उनके कल्याण कार्य हेतु हमेशा तत्पर रहता है।

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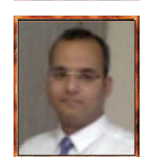


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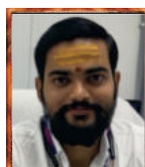
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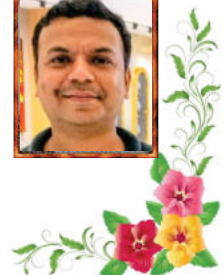
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Birthday : 21 September



Organising Secretary

Prabhat Mishra

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Birthday : 28 April



Lady Representative

Deepshikha Patel

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Birthday : 26 April



REGIONAL SECRETARIES

Jabalpur (R-I)

Tarun Kumar Dekate

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Birthday : 01 March



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Shashitosh Mishra

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e-mail : shashitosh.mishra@sbi.co.in

Birthday : 25 January



Shahdol (R-III)

Bajinath Kumar

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e-mail : bajinathkr@gmail.com

Birthday : 01 March



Katni (R-IV)

Shubham Tripathi

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Birthday : 03 September



Mandla (R-V)

Prakash Rahangdale

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Birthday : 07 February



Rewa (R-VI)

Atal Bihari Mishra

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Birthday : 5 March



Satna (R-VII)

Rahul Singh Parihar

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Birthday : 20 September





BILASPUR ZONAL HEAD QUARTER

SBI Officers' Association,
C/O State Bank of India, SBIAO, Ramaport 2nd Floor,
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Zonal President

Rajendra Kumar Sahu

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Dy. Gen. Secretary

Damodar Hembram

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Asst. General Secretary

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Secretary Finance

Virendra Singh

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Birthday : 27 June



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Birthday : 24 June



REGIONAL SECRETARIES

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Raigarh (R-III)

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Birthday : 12 August



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Mukesh Kumar Bhagat

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Birthday : 10 May



Baloda Bazar (R-V)

Bijendra Kumar

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Birthday : 01 January



RAIPUR ZONAL HEAD QUARTER

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Zonal President

Mantosh Kumar Rai

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Birthday : 14 February



Dy. Gen. Secretary

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Birthday : 17 September



Asstt. Gen. Secretary

George Mammen

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Birthday : 15 February



Secretary Finance

Saket Pradeep Sane

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Birthday : 16 June



Organising Secretary

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REGIONAL SECRETARIES

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Birthday : 12 March



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Birthday : 06 August



Jagdalpur (R-III)

Nirmal Nandanwar

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Birthday : 30 June



Kanker (R-IV)

Dinesh Mandavi

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e-Mail : smile.dinesh15@gmail.com

Birthday : 15 December





State Bank of India (Bhopal Circle)

Adhikari Sahkari Sakh Samiti Maryadit Bhopal

(A Multi State Coop. Society M.P.-C.G.)

Regd. No. MSCS / CR / 132 / 2001

List of Elected Directors of Society

S.NO	NAME OF DIRECTORS	POST
1	Shri Suresh Babu Meena	PRESIDENT
2	Shri Sanjay Dwivedi	VICE PRESIDENT
3	Shri Sunil Tiwari	VICE PRESIDENT
4	Shri Tapan Vyas	DIRECTOR
5	Shri Sanjeev Mishra	DIRECTOR
6	Smt Tripti Joshi	DIRECTOR
7	Shri Hari Singh Dalodia	DIRECTOR
8	Shri Shitanshu Shekhar	DIRECTOR
9	Shri Rahul Somkuwar	DIRECTOR
10	Shri Rajnish Pournik	DIRECTOR
11	Shri Anil shrivastava	DIRECTOR
12	Shri Vivek Rawat	DIRECTOR
13	Shri Gobind Singh Ahirwar	DIRECTOR
14	Shri Shiv Prasad Ahirwar	DIRECTOR
15	Shri Swapnil Chaturvedi	DIRECTOR
16	Shri Pramod Kumar Borkar	DIRECTOR
17	Shri Vivek Mishra	DIRECTOR
18	Shri Bharat Singh Rawat	DIRECTOR
19	Shri Pankaj Gupta	DIRECTOR



1979 में 30 सदस्यों के साथ आरंभ हुई, एसबीआई अधिकारी सहकारी साख समिति ने अपने आप को सेवा, समर्पण, और सामूहिक प्रगति के उत्कृष्ट प्रतीक के रूप में स्थापित किया है। इस समिति की यात्रा उस समय शुरू हुई जब मात्र 15 रुपये के योगदान शुल्क से सदस्यता ली जा सकती थी, और आज यह शुल्क 1000 रुपये हो गया है, जो इसके विकास और सफलता की कहानी को दर्शाता है।

सदस्यों की सुरक्षा और सहयोग का मजबूत आधार

समिति की सबसे अनूठी विशेषता यह है कि यह अपने सदस्यों के जीवन और उनके परिवारों के भविष्य को सुरक्षित रखने का काम करती है। 2005 में शुरू हुए एक कार्यक्रम के तहत, किसी सदस्य की असामयिक मृत्यु पर उसके परिवार को 4 लाख रुपये की सहायता दी जाती थी, जो आज 15 लाख रुपये तक पहुंच गई है। यह सहायता उनके परिवार को कठिन समय में सहारा देने का कार्य करती है। अभी तक 100 से अधिक अधिकारी साथियों के परिवार को राशि प्रदान कर उनकी आर्थिक मदद कर चुके हैं।

आर्थिक सुविधा और उन्नति के साधन

एसबीआई अधिकारी सहकारी साख समिति सदस्यों को आर्थिक स्वतंत्रता प्रदान करने के लिए विभिन्न ऋण सुविधाएं उपलब्ध कराती है। मात्र 7.7% की दर पर 10 लाख रुपये तक का ऋण दिया जाता है, जिसे बढ़ाकर 15 लाख रुपये करने का प्रस्ताव है। त्योहारों के मौके पर, समिति अपने सदस्यों को 2 लाख रुपये तक का ऋण 11 महीनों के लिए प्रदान करती है, ताकि वे अपने त्योहार को खुशी और आनंद से मना सकें।

गेस्ट हाउस और अन्य सेवाएं

मध्यप्रदेश और छत्तीसगढ़ में गेस्ट हाउस सुविधा भी समिति की एक खास सेवा है, जो भोपाल, इंदौर, उज्जैन, ग्वालियर, जबलपुर, रायपुर, और बिलासपुर में उपलब्ध है। ये गेस्ट हाउस स्टेट बैंक के अधिकारियों के लिए अत्यंत सस्ती दरों पर उपलब्ध हैं, जो समिति की सदस्यों के प्रति सेवा और देखभाल को दर्शाता है।



विशेष साझेदारी जिससे साथियों को कम दाम में अथार्त विशेष छूट का लाभ मिल पाए

समिति अपने सदस्यों के सुविधा एवं लाभ के लिए कई नामी कम्पनियों के साथ एक विशेष टाई-अप करने की प्रक्रिया की ओर प्रयासरत है, जिससे सदस्यों को इन कम्पनियों के उत्पादों पर पर्याप्त एवं आकर्षक छूट मुहैया कराई जा सके। इसके अलावा, भोपाल में एक हाउसिंग प्लॉट प्रोजेक्ट भी लाने की प्रक्रिया में है, जो सदस्यों के लिए अपने सपनों का घर पाने का एक सुनहरा अवसर है। आगे भी, समिति अन्य कंपनियों के साथ साझेदारी की योजना बना रही है ताकि सदस्यों को और अधिक लाभ मिल सके।

समर्पण और प्रतिष्ठा

आज, मध्यप्रदेश और छत्तीसगढ़ में 7000 स्टेट बैंक अधिकारियों में से 4500 अधिकारी साख समिति के गर्वित सदस्य हैं। यह समिति न केवल एक वित्तीय संस्था है, बल्कि एक समुदाय है जो अपने सदस्यों के जीवन में सुधार और उन्नति के लिए निरंतर कार्यरत है।

एसबीआई अधिकारी सहकारी साख समिति एक ऐसी संस्था है जो सेवा, सुरक्षा, और सामूहिक प्रगति के सिद्धांतों पर आधारित है। यह न केवल अपने सदस्यों को वित्तीय सहायता प्रदान करती है, बल्कि एक सुरक्षित और समृद्ध भविष्य का वादा भी करती है। ऐसे में, यह कहना गलत नहीं होगा कि समिति अपने सदस्यों के जीवन में एक सकारात्मक परिवर्तन लाने की दिशा में निरंतर प्रयासरत है।

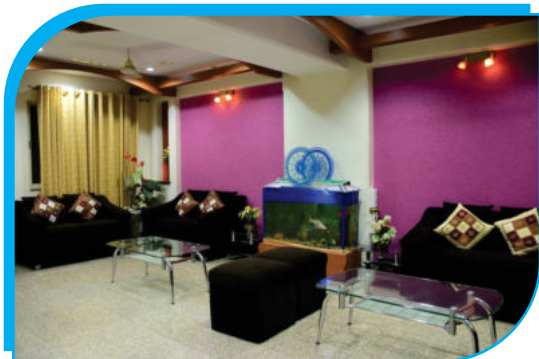
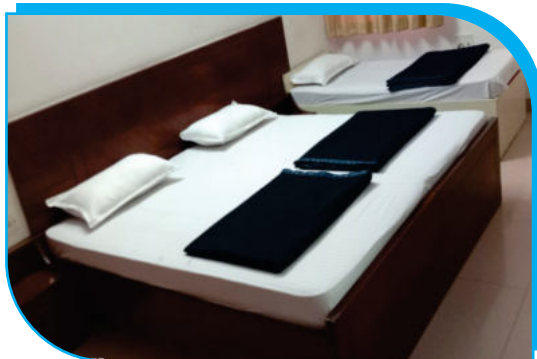
अधिकारी सहकारी समिति के कार्यों से जुड़ी प्रेरणादायक पंक्तियाँ और उदाहरण

- प्रेरणा :** "अगर हमारे दिलों में जुनून और मेहनत हो तो छोटी-छोटी शुरुआत भी महान उपलब्धियों में बदल सकती है। हमारी समिति की शुरुआत 30 सदस्यों और 15 रुपये के शुल्क से हुई थी, और आज हम 4500 से अधिक सदस्यों के साथ एक सशक्त संगठन बन गए हैं।"
- संकल्प की ताकत :** "जीवन की चुनौतियों का सामना करने के लिए हमें एक मजबूत समर्थन प्रणाली की आवश्यकता होती है। एसबीआई अधिकारी सहकारी साख समिति ने 100 से अधिक परिवारों को सहायता प्रदान कर यह साबित किया है कि हम केवल एक संस्था नहीं, बल्कि एक परिवार हैं।"
- उन्नति की दिशा :** "हर सपने को साकार करने के लिए वित्तीय स्वतंत्रता आवश्यक है। हमारे सदस्यों को सस्ती दरों पर ऋण सुविधाएं प्रदान कर, हम उन्हें उनके सपनों की उड़ान भरने में मदद कर रहे हैं।"
- सामूहिक प्रयास :** "एकता में शक्ति होती है। हमारी समिति ने यह सिद्ध किया है कि जब हम सब मिलकर कार्य करते हैं, तो कोई भी चुनौती हमें हरा नहीं सकती।"
- उदाहरण :** "समिति के कई सदस्यों ने समिति की ऋण सुविधा का उपयोग कर अपने बच्चों की उच्च शिक्षा के लिए धनराशि जुटाई। आज, उनके बच्चे देश के शीर्ष विश्वविद्यालयों में पढ़ रहे हैं। सदस्यों का कहना है, 'समिति ने हमें वह अवसर दिया, जो हमने कभी सोचा भी नहीं था।'"

एसबीआई अधिकारी सहकारी साख समिति के सभी सदस्यों के लिए यह एक गर्व का विषय है कि वे एक ऐसे संगठन का हिस्सा हैं जो न केवल उनकी वित्तीय जरूरतों को पूरा करता है, बल्कि उन्हें एक सुरक्षित और समृद्ध भविष्य का भी वादा करता है।



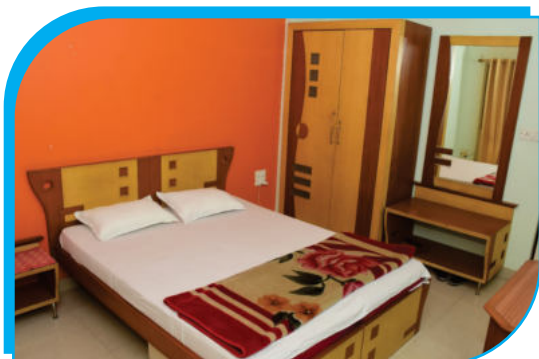
साख समिति का प्लेटिनम प्लाजा (भोपाल) स्थित गेस्ट हाउस



साख समिति का प्लेटिनम प्लाजा (भोपाल) स्थित गेस्ट हाउस



साख समिति का विजय स्तम्भ (भोपाल)
स्थित गेस्ट हाउस



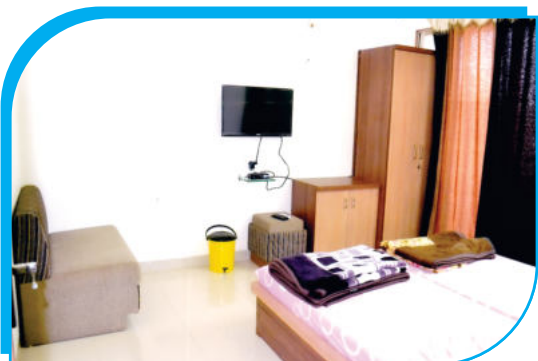
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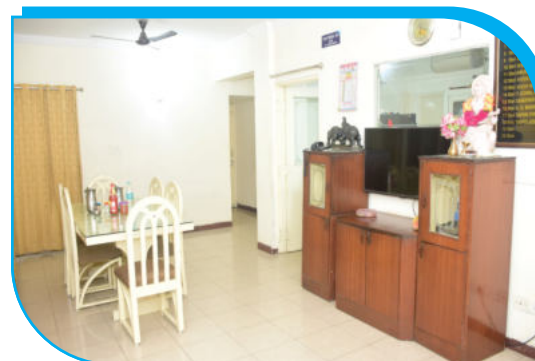
एस. बी. आई. (भोपाल सर्कल) अधिकारी सहकारी
साख समिति का कम्प्यूटरीकृत कार्यालय



साख समिति का जबलपुर स्थित गेस्ट हाउस



साख समिति का उज्जैन
स्थित गेस्ट हाउस



साख समिति का विजय स्तम्भ (भोपाल)
स्थित गेस्ट हाउस

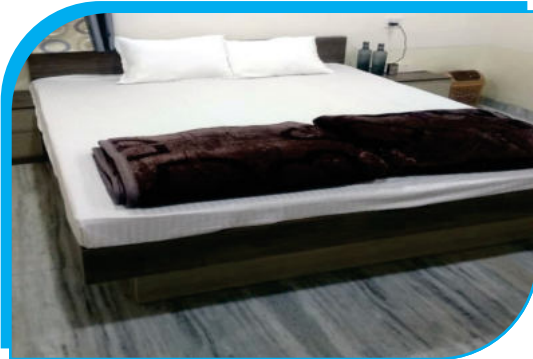


साख समिति का रायपुर-स्थित गेस्ट हाउस





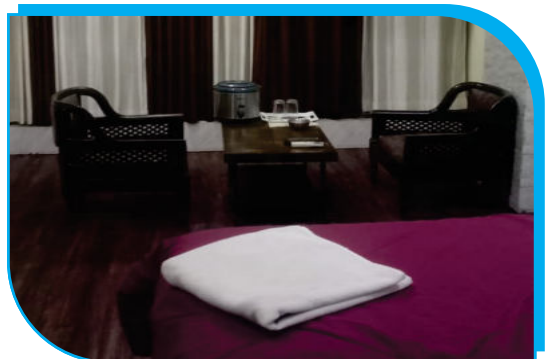
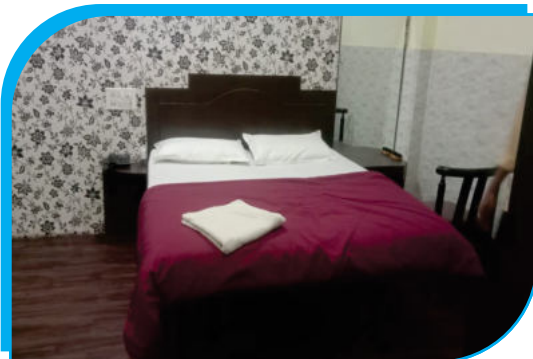
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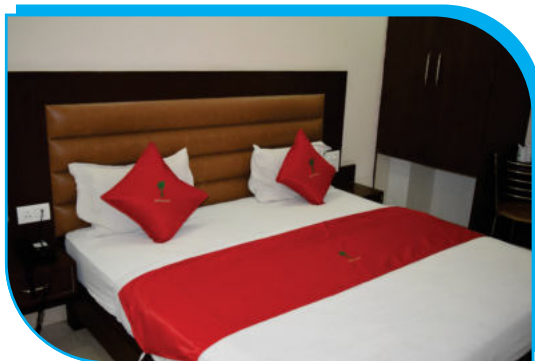
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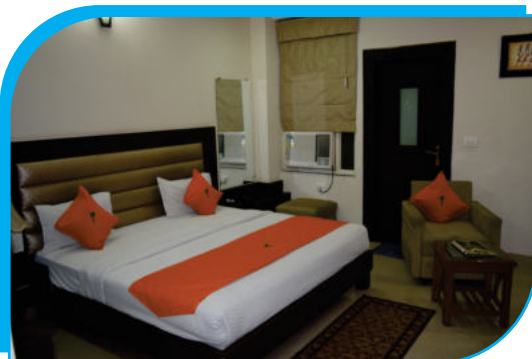
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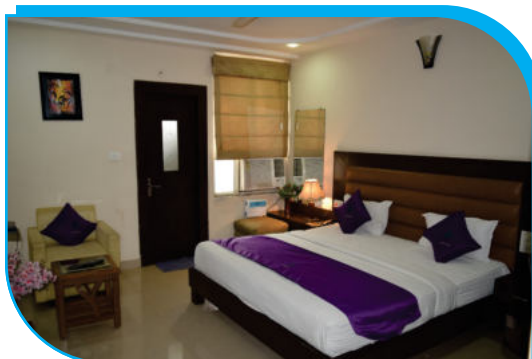
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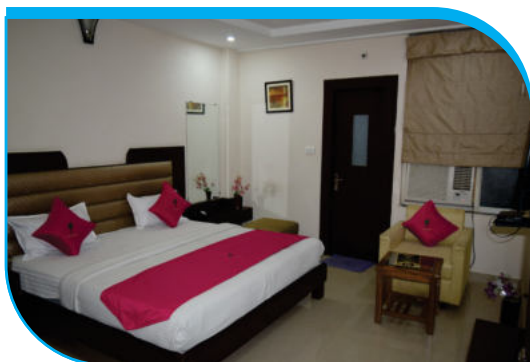
साख समिति का ग्वालियर-स्थित गेस्ट हाउस : होटल शुगरपाम



साख समिति का ग्वालियर-स्थित गेस्ट हाउस :
होटल शुगरपाम



साख समिति का ग्वालियर-स्थित गेस्ट हाउस :
होटल शुगरपाम



साख समिति का ग्वालियर-स्थित गेस्ट हाउस : होटल शुगरपाम

BANK OFFICERS' PUBLIC HIGHER SECONDARY SCHOOL, BHOPAL

Affiliated to CBSE, New Delhi

(Affiliation No. 1030678)

Estd. : August 1990

***A Community Services Initiative of
SBIOA Bhopal Circle***

विद्यालय प्रबंधन समिति

क्र.	नाम सर्वश्री	पद
1.	संजय द्विवेदी	अध्यक्ष
2.	स्वप्निल चतुर्वेदी	उपाध्यक्ष
3.	क्षितिज प्रकाश तिवारी	सचिव
4.	सुरेश बाबू मीना	सहसचिव
5.	अरविन्द पंडियार	कोषाध्यक्ष
6.	सतेंन्द सिंह तोमर	सदस्य
7.	शिव प्रसाद अहिरवार	सदस्य



बैंक ऑफीसर पब्लिक हायर सेकंडरी स्कूल, भोपाल : सपनों की उड़ान का प्रतीक

**“जहाँ शिक्षा है, वहाँ सशक्तिकरण है।
जहाँ जुनून है, वहाँ कोई मंजिल दूर नहीं।”**

बैंक ऑफीसर पब्लिक हायर सेकंडरी स्कूल, भोपाल, 1990 से शिक्षा की ज्योति जलाए हुए, विद्यार्थियों को सफलता की ओर अग्रसर कर रहा है। इस विद्यालय की स्थापना अधिकारी शिक्षा समिति और SBIOA के अधिकारी साथियों के प्रेरणादायक नेतृत्व में हुई थी, जिसकी शुरुआत नर्सरी और केजी वन के 2 विद्यार्थियों से हुई थी। आज यह विद्यालय नर्सरी से 12वीं कक्षा तक 719 विद्यार्थियों को उच्च गुणवत्ता वाली शिक्षा प्रदान कर रहा है, जिसमें साइंस, आर्ट्स और कॉमर्स के क्षेत्र शामिल हैं।

यहाँ हर विद्यार्थी अपने सपनों को हकीकत में बदलने का संकल्प लेकर आता है और "उत्कृष्टता की दिशा में निरंतर प्रयास" के मंत्र के साथ आगे बढ़ता है। चाहे शिक्षा हो या खेल, इस विद्यालय ने हमेशा से उच्चतम मानदंड स्थापित किए हैं और अपने विद्यार्थियों को "असाधारण बनने" की प्रेरणा दी है। हमारे छात्रों ने राष्ट्रीय स्तर पर खेल प्रतियोगिताओं में भाग लेकर और शिक्षा में उत्कृष्ट अंक प्राप्त कर, विद्यालय और प्रदेश का मान बढ़ाया है।

इस स्कूल के पूर्व छात्र आज देश की सेवा में महत्वपूर्ण भूमिका निभा रहे हैं, जैसे इंडियन मिलिट्री, IMA, IRS, MS, MD, MBBS, सिविल इंजीनियरिंग, बैंकिंग, इंश्योरेंस, एमपी पुलिस आदि में। यह विद्यालय केवल शिक्षा का केंद्र नहीं, बल्कि एक ऐसी संस्था है जहाँ से भविष्य के लीडर और समाज के लिए जिम्मेदार नागरिक तैयार होते हैं।

बैंक ऑफीसर पब्लिक हायर सेकंडरी स्कूल, भोपाल, हर विद्यार्थी को अपने सपनों को पंख देने और जीवन में ऊंची उड़ान भरने के लिए प्रेरित करता है। यहाँ से निकले हुए विद्यार्थी अपने नाम के साथ-साथ इस विद्यालय का नाम भी ऊंचा कर रहे हैं, यह सिद्ध करते हुए कि सफलता की कोई सीमा नहीं होती, बस उसे पाने का जज़्बा होना चाहिए।



BANK OFFICERS' PUBLIC HIGHER SECONDARY SCHOOL, BHOPAL

Affiliated to CBSE, New Delhi

(Affiliation No. 1030678)

Estd. : August 1990

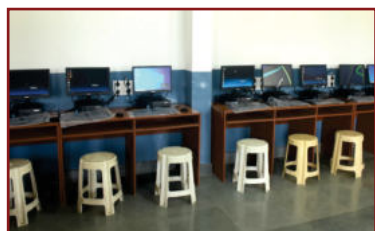
***A Community Services Initiative of
SBIOA Bhopal Circle***

in Our Own Unencumbered Building

A Historic Journey

of Growth & Success

Under Your Patronage



स्कूल का कम्प्यूटर लैब



स्कूल का हरा-भरा गार्डन



स्कूल की रसायन प्रयोगशाला



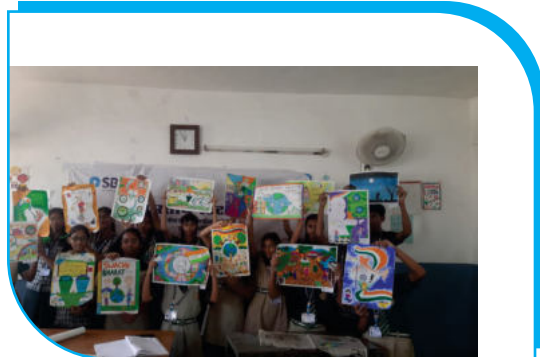
BANK OFFICERS' PUBLIC HIGHER SECONDARY SCHOOL, BHOPAL

Affiliated to CBSE, New Delhi

(Affiliation No. 1030678)

Estd. : August 1990

A Community Services Initiative of SBIOA Bhopal Circle





PERSONAL MEMORANDA

Name :	P.F. Index No. :
Association Membership No. :	
SBI A.S.S. Samiti Membership No. :	
Residential Address :	
Office Address :	
Mobile No. :	e-mail : Personal
Telephone No. : Residence :	Office :
e-mail Address : Official	
Car/Scooter No. :	
Driving Licence No. :	Expiry Date :
Passport No.	
Insurance Policy No(s) :	Premium Due :
Car/Scooter Policy No. :	Expiry Date :
Bank Account No(s) :	ODA/c:
Date of Birth :	Locker No.
Blood Group :	Height.....Cms.
Weight.....Kgs	
I. I. B. F. Membership No. :	
Sp. Signature No. :	
I.T. Permanent A/c No. :	Aadhaar Card No.:
Basic Salary as on 1-1-2025 : Rs.	
Date of Appointment :	
Confirmation/Promotion :	
Next Increment Due on :	
Lenses: Right Eye :	Left Eye :
In case of emergency, please inform :	
Name :	
Address :	
Phone / Mobile No. :	

Last L.F.C./ H.T.C. Availed On	Block ()
L.F.C. Encashment On	Block ()
Leave Encashment On	Block ()
Briefcase availed On	
Annual Increment Due on	
Sundry Items Purchased On	
Curtains Purchased On	
Furniture Taken On	
Total Furniture Taken (Cost excl. Taxes) Rs.	
Furniture Maintenance Availed On	

[illegible]

SBIOA (Bhopal Circle)
BANK OFFICERS' PUBLIC HR. SEC. SCHOOL
Affiliated to Central Board of Secondary Education, New Delhi
Affiliation No. : 1030678
Narela Sankari, Bypass, Bhopal - 462 041
Phone : 2625794, 2625329
e-mail : bophss.school@gmail.com

The School, Bank Officers' Public School made its humble beginning in **August 1990** in a rented building with Classes K.G.-I and K.G.-II, under the leadership of the visionary General Secretary *Shri M. C. Shrivastava*.

It has advanced not only in the external layout and strength but also in its internal spirit and vitality and has given good results in the past.

This School is owned by Bank Adhikari Shiksha Samiti, the educational wing of SBI Officers' Association, Bhopal Circle. It is housed in its **own** unencumbered **building**. This institution inculcates in its students virtues of positive thinking, obedience, education, values and discipline, education that produces the future citizens of India. The School imparts education that builds intrinsic traits of personality and character such as candor, compassion, valor, perseverance and responsibility. The objectives of the School are character building, educational values and ethics in the formative years of a child and all teachers stress this. Therefore, the main aim of the school is not only to impart instruction but also to bring forth the creativity of the students in an essence of affection and servitude, to work for the overall development i.e., physical, mental and moral development of the student.

At BOPS, the boys and girls speed through studies, debates, elocution, public speaking, dance, lessons in karate, music and the list seems endless. All these help the children to face victory and defeat and take life in its stride. These activities help them to mould and develop into fine leaders, to steel them to face the multifaceted phases of life. The motto of the School is

"EDUCATION WITH GENTLE HAND - COME WHAT MAY".

Bank Officers' Public School is now **affiliated to CBSE** (Central Board of Secondary Education), New Delhi. The affiliation No. is 1030678. ***(CBSE affiliation extend for further 5 years)***

The School was given the elevation in status from High School to Higher Secondary School in the year 2002. It has **science** faculty (both Biology and Maths wings) and **commerce**. The School has well-equipped Physics, Chemistry and Biology laboratories. It also has a computer lab as computer education is imparted to the students from class one onwards.

The School has an excellent collection of over 7,000 books in its **library** and a well established Nursery-KG wing with well trained teachers. Apart from these, the School has a dedicated, devoted and experienced staff who are kindling a flash of knowledge amongst the pupils.

GOLDEN HISTORY OF ASSOCIATION

HISTORICAL INDEFINITE STRIKE BY OFFICERS OF STATE BANK OF INDIA ENLIVEN THE HISTORICAL MOMENT - LET THE FLAME OF STRUGGLE BE ETERNALLY ALIGHT

Not many are aware of the background, the events that led to this strike and around it. We are duty bound to recollect and rejoice those moments. By this, we would not only be paying tributes and respects to the leaders who secured the lives and working environment of the officers, but our efforts to drive home the point that "unity & solidarity" and "decisive action" are the tenets in any working-class movement and can achieve the impossible. Let us recapitulate the events that led to the unprecedented, game-changing strike.

- Around 1960s, award staff trade union movement gained momentum. A structured negotiation system was in place, bilateralism was recognized. Award Unions negotiated regulated working hours, Dearness Allowance, Leave, medical facilities etc. which made their working conditions better.
- Officers who were promoted from the ranks began to dream of similar rights to the officers' organization as well. Thus, a number of officers' organizations were formed in various banks during the 1960s. The multiplicity of the unions was an obstacle for the emergence of the officers' organization in State Bank of India.
- The newly formed Officers' Federation confronted a colossal challenge. The first and foremost was to consolidate all the splinter organizations under one umbrella. Thereafter, to consolidate the membership all over the country and commence struggle for the improvement of the working condition of officers in the Bank. Between 1965 and 1969, a number of mild agitations were conducted by the representatives of the Circle Associations and the Federation all over the country.
- Federation had placed many demands before management during this period. Not surprising the first demand placed before the management was "Regulated Working Hours", though the salary was not so attractive compared to other section of staff. This alone indicates the oppressive working conditions prevailing at that point of time. The other demands included, revision in salary, casual leave for officers, protection of emoluments on promotion from clerical to officer's cadre, transfers, medical benefit of self and family, housing accommodation, Inter Circle Transfers, improvement in LFC. Other important demands were about Grievance Procedure, Departmental Enquiry and abolition of recovery towards pension fund. There were series of meetings from 1965 through 1969.
- During 1966, first Charter of Demands containing 22 demand was presented. Many meetings took place. Regulated Working Hours continued to be one of the demands in every meeting.
- While Management conceded few demands, of which abolition of contribution towards pension was one, many issues remained unresolved and kept in abeyance.
- In 1967, Officers protested against the atrocious behavior of management in transferring President of Delhi Association. Mass casual leave was resorted to by officers in Delhi and Bombay.
- The year 1969 was decisive. Driven by prolonged delays in reaching settlement, Federation launched "Work to Rule" agitation. Despite an understanding not to victimize any officers on account of any activity related to collective bargaining, Bank charge sheeted four officers for disobeying the orders for passing cheques of Rs.25000 and above. Though the few demands were conceded, the agitation in Bombay circle continued as the four officers were victimized. Management pursued its hard stand. Federation gave a call for non-cooperation during the month of June, 1969 in Bombay Main Branch. As a part of this non-cooperation, the Head Cashiers, refused to part with the keys and declined to hand over the same to the Management.
- 9th June 1969 – was a red-letter day. Supervisory staff, including senior members of Association and key-holders applied a mass casual leave. On 11th June 1969 - Bank relieved the 4 senior officers who were holding keys, pending action against them. Later in the day, they were placed under suspension. The four comrades who were suspended for legitimate Trade Union activities richly deserve their names to be etched in golden letters in the annals of history of our Federation - Com V.H. Khedgikar, who rose to the position of the General Secretary of the Mumbai Circle Association during the subsequent years, Com. Aspi Banker, Com K P Sanjana and Com. A F Fernandez.
- This action of the Management was instigative. Officers, who were tormented, subjugated and exploited gave a vent to the pent up anger and frustration. Suspension and charge-sheets to the officers in Bombay triggered off a spontaneous, voluntary and furious reaction, which resulted in the 17 day long strike that shook the entire nation. A live movement thus took its birth. It was a saga of struggle and sacrifice by thousands of officers across the country who came out openly against the draconian decision and conclusively displayed their collective strength to the Management, who had never expected such a backlash from the officers' fraternity in 150 years of existence of the Bank.

Our Bombay affiliate jumped into action. All the branches in the city of Bombay were shut down on the same day spontaneously and the entire operations came to a halt. The strike spread to the whole Circle. The Federation gave a call for an indefinite strike demanding the immediate re-instatement of the officers suspended by the Bank for their legitimate trade union activities.

- A conspicuous, need-to-be-noticed fact is the way the news spread across the country. Only offices had the telephone facility. Telegram was the only quick mode of communication. Letters took weeks to reach destinations. Despite this, the message of the 'Indefinite Strike' call spread like wild fire all over the country. This shows how deeply the dignity and respect of the officers was hurt. The trust and confidence they reposed in Federation and the craving for justice came to the fore. From 16th June, 1969 onwards all the branches of State Bank of India all over the country remained closed. It was the beginning of the first ever Indefinite Strike call by a supervisory Trade Union not only in the country but in the entire world. The strike was out of volition. There was no formal notice issued. There was no preparation. Yet through the word of mouth, the news had spread and the reaction was belligerent. Officers came out on the streets to support the cause and demanded the reinstatement of the four comrades. Federation and the Officers gained confidence and strength with each passing day. It was the battle for survival. Federation leaders led by Com L V Subramanyam and Com A V Rajwade led from the front. In many places office bearers went around the town on cycles to put up posters.
- True to its level-headed thinking, Federation made attempts to drive home the point to Management to come to negotiating table. But, the management did not yield. Attempts from various quarters did not yield result. The impasse continued. The strike had its telling effect on the nation's economy. Pressure was mounted on Central Government by Ministers of various States and politicians.
- Support started pouring in from all the sections of society. Management made attempts to sabotage the strike, gave advertisement in dailies, twisted the truth. Few seniors within the Bank went forward to take keys. But officers refused to oblige and stuck to their stand. The citizenry understood the cause of the strike. Even the politicians made attempts to prevail upon Management, but to no avail.
- Staff Federation directed its members not to accept officiating or to take keys. Association of Officers of Bank of India Officers and RBI extended the fraternal support. The Officers' Association of Subsidiary Banks (Associate Banks) extended support by calling for a day's strike.
- The Bank did not relent in the beginning. The then Chairman Shri R.K. Talwar had refused to negotiate with the Federation at first. However, as the strike progressed, it gathered momentum as officers vented out their frustration by shutting down all the offices for 17 successive days. The only demand of the Federation was against victimization of officers and recognition of the officers' right to strike.
- Ultimately, on 27th June 1969, the struggle reached its logical conclusion. The strike was called off at 5.45pm. Bank had to reinstate all the four officers and agreed to commence dialogue on the other pertinent issues raised earlier by the Federation. No action was initiated against officers who were served memos. Com V H Khedgikar who was suspended was paid full salary and allowances, treating the period of suspension as on duty, subsequently. It was the edifice of a great movement as our Federation emerged stronger by the day.
- **The seventeen days indefinite strike was described by the BBC as the first indefinite strike by the supervisory cadre in the entire world. The Indian Institute of Management, Ahmedabad conducted a study on what forced the officers to strike work and revolt against the management.**

This historical strike has taught us many lessons. This was an opportunity to prove our mettle and inherent strength. This gave us structured fora at both Corporate Centre and Circle level. The bilateral relationship was established and strengthened during subsequent years and the mutual trust and respect between Federation and the Bank developed to work in unison towards a common goal.

MEMBERS ARE REQUESTED TO VISIT OUR WEBSITE

SBIOA Bhopal वेबसाइट पर रजिस्ट्रेशन और प्रोफाइल अपडेट करने की प्रक्रिया

1. **वेबसाइट पर जाएं** : सबसे पहले, अपने ब्राउज़र में <https://sbioabhupal.org> ओपन करें।
2. **मेंबर पोर्टल लॉगिन पर क्लिक करें** : वेबसाइट का होमपेज खुलने के बाद, ऊपर की ओर "Member Portal Login" लिखा हुआ मिलेगा। उस पर क्लिक करें।
3. **रजिस्टर करें** : नए पेज पर "Register Now" का विकल्प मिलेगा। पहली बार लॉगिन कर रहे हैं, तो इस विकल्प पर क्लिक करें।
4. **मोबाइल नंबर से OTP द्वारा रजिस्ट्रेशन** : अपनी रजिस्ट्रेशन प्रक्रिया पूरी करने के लिए, अपना मोबाइल नंबर दर्ज करें और हज्जक के माध्यम से वेरिफाई करें। एक बार रजिस्टर हो जाने के बाद, आप हर बार मोबाइल नंबर और हज्जक के जरिए लॉगिन कर सकेंगे।
5. **प्रोफाइल अपडेट करें** : लॉगिन करने के बाद, "Update Profile" सेक्शन में जाएं। यहां निम्न जानकारी भरें :
Personal Details : Date of Birth, Anniversary, Alternate Mobile, Email, Designation, Date of Appointment, PIN Code, Post Office, District, State, Address, Officer Cadre Date, Scale
Last Five Postings : Circle, Branch Code, Branch Name, RBO, Module, Category, Network, Position
Spouse Details : Spouse Name, Salutation, Age, Service Status (Post यदि सेवा में)
Parents Details : Father & Mother Name, Age
 सभी जानकारी भरने के बाद "Update Profile" बटन पर क्लिक करें।
6. **प्रोफाइल अपडेट सफलतापूर्वक पूरी होने के बाद** : प्रोफाइल अपडेट सफलतापूर्वक हो जाने पर, आप वेबसाइट के अन्य मेनू का उपयोग कर सकते हैं और अपनी विभिन्न रिक्वेस्ट्स जनरेट कर सकते हैं, जैसे कि :- * ट्रांसफर * मेडिकल * जनरल बिल * LFC बिल * रीबर्समेंट बिल * लीव रिलेटेड इश्यू * अन्य इश्यू, आदि फैसिलिटी का उपयोग कर सकते हैं।

SBIOA, BHOPAL CIRCLE

**DISTRICT-WISE LIST OF
RBOs/REGIONAL SECRETARIES**

NETWORK - I

BHOPAL MODULE

Bhopal	R - 1
Bhopal	R - 2
Vidisha	R - 3
Narmadapuram	R - 4
Dewas	R - 5
Betul	R - 6
Chhindwara	R - 7

DISTRICT COVERED

-	Bhopal
-	Bhopal
-	Vidisha/Raisen
-	Narmadapuram/Sehore
-	Dewas/Shajapur
-	Betul/Harda
-	Chhindwara

INDORE MODULE

Indore	R - 1
Indore	R - 2
Dhar	R - 3
Khandwa	R - 4
Ujjain	R - 5
Ratlam	R - 6
Mandsaur	R - 7

DISTRICT COVERED

-	Indore
-	Indore
-	Dhar/Barwani/Alirajpur
-	Khandwa/Khargone/Burhanpur
-	Ujjain/Agar
-	Ratlam/Jhabhua
-	Mandsaur/Neemuch

NETWORK - II

GWALIOR MODULE

Gwalior	R - 1
Gwalior	R - 2
Chhatarpur	R - 3
Guna	R - 4
Shivpuri	R - 5
Sagar	R - 6

DISTRICT COVERED

-	Gwalior
-	Bhind/Morena
-	Chhatarpur /Niwari/Tikamgarh
-	Guna/Rajgarh
-	Shivpuri/Datia/Sheopur
-	Sagar/Ashoknagar

JABALPUR MODULE

Jabalpur	R - 1
Jabalpur	R - 2
Shahdol	R - 3
Katni	R - 4
Mandla	R - 5
Rewa	R - 6
Satna	R - 7

DISTRICT COVERED

-	Jabalpur
-	Jabalpur/Narsinghpur
-	Shahdol/Dindori/Anuppur/Umaria
-	Katni/Damoh
-	Balaghat/Mandla/Seoni
-	Rewa/Sidhi/Singroli/Mauganj
-	Satna/Maihar/Panna

NETWORK - III

RAIPUR MODULE

Raipur	R - 1
Bhilai	R - 2
Jagdalpur	R - 3
Kanker	R - 4

DISTRICT COVERED

-	Raipur
-	Durg/Rajnandgaon
-	Bastar/Bijapur/Dantewara/Sukma
-	Balod/Dhamtari/Kanker/Kondagaon/Gariaband

BILASPUR MODULE

Bilaspur	R - 1
Korba	R - 2
Raigarh	R - 3
Ambikapur	R - 4
Baloda Bazar	R - 5

DISTRICT COVERED

-	Bilaspur/Pendra/Mungeli
-	Janjgir-Champa/Korba
-	Raigarh/Jashpur/Sarangarh
-	Balrampur/Ambikapur/Surajpur/Koriya
-	Baloda Bazar / Bemetara / Mahasamund / Kawardha / Bhatapara



ALL-INDOA STATE BANK OFFICER' FEDERATION

EXECUTIVE COMMITTEE (2025-2028)

		GENERAL SECRETARY RUPAM ROY (N.E. CIRCLE)	
SR.VICE PRESIDENT		VICE PRESIDENT	
Sr. Name	Circle	Sr. Name	Circle
01.Shubhajyoti Chattopadhyay	Bengal	1. Ranjan Karan	Ahmedabad
02. Amaresh Vikramaditya	Patna	2. Rajeev Singh Sengar	Lucknow
03. Rajesh S	Kerala	3. Sanjeev Mishra	Bhopal
		4. Senthil Ramesh	Chennai
		5. Anjaneya Prasad	Hyderabad
		6. Ramavtar Singh Jakhar	Jaipur
		7. Priyvrat	Chandigarh
		8. G.K. Viswanadam	Amaravathi
		9.Satish Manikrao Takey	Maharashtra
Admin Secretary		1. Y.Gopalkrishna	Bhopal
		2. Shankar Kadam	Mmc
		3. Sk. Ismail	Bhubaneswar
Jt General Secretaries		1. K N Giriraja	Bengaluru
		2. Jatinder Pal Singh Sethi	Delhi
		3. Thakur Nitin Govind	Mumbai Metro
Treasurer		1.CHANNABASAVA TADKAL	BENGALURU
DY. GEN. SECRETARY			
Sr. Name	Circle	Sr. Name	Circle
1. T A P Paul	North East	10. Hatkar Shankar	Hydrabad
2. Amitava Das	Bhubaneswar	11. Gaurav Mehrotra	Delhi
3. Biju. T	Kerala	12. Rajesh R Jain	Jaipur
4. K L Chavan	Bengaluru	13. Chetan Kumar Rathod	Ahmedabad
5. Anil Kumar Gautam	Lucknow	14. Rajiv Sirhandi	Chandigarh
6. Anil Kumar Srivastava	Bhopal	15. V. Vijayasekhar	Amaravathi
7. Dr.Nithish Andreyya Raja Singh	Chennai	16. Prashant Namdev	Mumbai
8. Arijit Bose	Patna	17. Shankar Motiramji Khairkar	Maharashtra
9. Ranga Nath Sanyal	Bengal		
E.C. MEMBER			
Sr. Name			Circle
1. Rajnish Pouranik			Bhopal
2.Vivek Mishra			Bhopal
3. Rahul Somkuwar			Bhopal

Tel Nos : 22270619, 22211006,25943132 Fax : 080-22214959,22214956 – Gram : AISBOF

Website: www.aisbof.org

E- Mail : aisbofbangalore@gmail.com

P.B.NO.5041 STATE BANK BUILDING, ST.MARK'S ROAD, BANGALURU-560001

UNION IS STRENGTH



ALL INDIA BANK OFFICERS' CONFEDERATION

(A Constituent of AISBOF)

(REGISTERED UNDER THE TRADE UNIONS ACT 1926. REGISTRATION NO.3427/Delhi)

C/o State Bank of India Officers' Association (North-East Circle)

SBI LHO, Dispur

Guwahati, Assam-781006

E-mail: aiboc.sectt@gmail.com

PRINCIPAL OFFICE BEARERS

NATIONAL LEVEL

PRESIDENT	COM. R. SEKARAN (AIIBOA)
GENERAL SECRETARY	COM. RUPAM ROY (AISBOF)
TREASURER	COM. PARTHA PRATIMA SAIKIA (AISBOF)

M.P. STATE UNIT

STATE PRESIDENT	COM. SUBIN SINHA (SBI)
STATE SECRETARY	COM. DINESH JHA (INDIAN BANK)

CHHATISGARH STATE UNIT

PRESIDENT	COM. PRIYANK CHOPRA (PNB)
STATE SECRETARY	COM. Y. GOPAL KRISHNA (SBI)
TREASURER	COM. NILESH KUMAR MANDAVI (SBI)

BANK'S HOLIDAYS - 2026

Note : As on 23.12.2025, holidays for the year 2026 had not been officially declared by the Government of Madhya Pradesh. Therefore, a list of probable holidays has been printed in the Diary. For holidays in Madhya Pradesh, please consider the holidays officially notified in the Government Gazette as final.

MADHYAPRADESH		CHHATISGARH	
1. Republic Day	26 January, Monday	1. Republic Day	26 January, Monday
2. Holi	4 March, Wednesday	2. Holi	4 March, Wednesday
3. Id-ul-Fitr	21 March, Saturday	3. Id-ul-Fitr	21 March, Saturday
4. Mahaveer Jayanti	31 March, Tuesday	4. Mahaveer Jayanti	31 March, Tuesday
5. Yearly Closing	01 April, Wednesday	5. Yearly Closing	01 April, Wednesday
6. Good-Friday	03 April, Friday	6. Good-Friday	03 April, Friday
7. Budh Purnima	1 May, Friday	7. Budh Purnima	1 May, Friday
8. Id-ul-Juha (Bakrid)	27 May, Wednesday	8. Id-ul-Juha (Bakrid)	27 May, Wednesday
9. Moharram	26 June, Friday	9. Moharram	26 June, Friday
10. Independence Day	15 August, Saturday	10. Independence Day	15 August, Saturday
11. Milad-un-Navi	26 August., Wednesday	11. Milad-un-Navi	26 August., Wednesday
12. Rakshabandhan	28 August, Friday	12. Shrikrishna Janmashtmi	4 Sept., Friday
13. Shrikrishna Janmashtmi	4 Sept., Friday	13. Gandhi Jayanti	02 October, Friday
14. Gandhi Jayanti	02 October, Friday	14. Dushehra	20 October, Tuesday
15. Dushehra	20 October, Tuesday	15. Guru Nanak Jayanti	24 Nov., Tuesday
16. Govardhan Pooja	09 November, Monday	16. Christmas Day	25 Dec. Friday
17. Guru Nanak Jayanti	24 Nov., Tuesday		
18. Christmas Day	25 Dec. Friday		

The undernoted holidays falls on Sunday does not delcared separately.

Note : Mahashivratri - 15 February (Sunday)

Deepawali - 08 November (Sunday)

LINKS FOR VERIFICATION

U.Saravanan(91689)
Retail lending section
Circle office chennai

Sl No	Purpose	Link
1	Verification of GST IN	https://services.gst.gov.in/services/searchtp
2	Verification of AADHAR	https://resident.uidai.gov.in/verify
3	Verification of PAN	https://www1.incometaxindiaefiling.gov.in/e-FilingGS/Services/VerifyYourPanDeatils.html?lang=eng
4	Verification of Voter ID	https://electoralsearch.in/
5	Verification of Driving License	https://parivahan.gov.in/rcdlstatus/?pur_cd=101
	Verification of Vehicle registration	https://vahan.nic.in/nrservices/faces/user/searchstatus.xhtml
6	GST verification – PAN No	https://services.gst.gov.in/services/searchtpbypan
7	CERSAI Verification	https://www.cersai.org.in/CERSAI/
8	Verification of Udhog Aadhar	https://udyogaadhaar.gov.in/UA/UAM_Registration.aspx
9	ITR filing Status	https://www1.incometaxindiaefiling.gov.in/e-FilingGS/Services/ITRStatusLink.html?lang=eng
10	Chartered Account Details Verification	https://www.icai.org/new_post.html?post_id=1813&c_id=93
11	UDIN verification	https://udin.icai.org/search-udin
12	Company Details Verification	http://www.mca.gov.in/mcafoportal/viewCompanyMasterData.do http://www.mca.gov.in/mcafoportal/showIndexOfCharges.do http://www.mca.gov.in/mcafoportal/showEnquireDIN.do http://www.mca.gov.in/mcafoportal/showVerifyDIN.do
13	Form 16	https://www.tdscpc.gov.in/app/tapn/tdstcscredit.xhtml
14	TAN	https://incometaxindiaefiling.gov.in/e-Filing/Services/KnowYourTanLink.html
15	Tax paid challan verification	https://tin.tin.nsdl.com/oltas/servlet/QueryTaxpayerAjax#

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STATE BANK OF INDIA OFFICERS' SERVICE RULES, 1992

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SERVICE CONDITIONS OF OFFICERS IN STATE BANK OF INDIA : AIDE - MEMOIRE
(Updated up to 22/12/2022)

NOTES :

- **SBIOSR** : State Bank of India Officers' Service Rules.

**CHAPTER - 1 :
SALARY SCALES**

As per Cir No. CDO/P&HRD/22/2024-25, dated 18/06/2024

1.1 Scales of Pay : (w.e.f. 01-11-2022)

JMGS I-	48480 - 2000/7 - 62480 - 2340/2 - 67160 - 2680/7 - 85920
MMGS II-	64820 - 2340/1 - 67160 - 2680/10 - 93960
MMGS III -	85920 - 2680/5 - 99320 - 2980/2 - 105280
SMGS IV -	102300 - 2980/4 - 114220 - 3360/2 - 120940
SMGS V -	120940 - 3360/2 - 127660 - 3680/2 - 135020
Scale VI -	140500 - 4000/4 - 156500
Scale VII -	156500 - 4340/4 - 173860

EXISTING AND REVISED SCALES OF OFFICERS (Scale-I, II, III)

Stage	Scale-I		Scale-II		Scale-III	
	Existing	Revised	Existing	Revised	Existing	Revised
1	36000	48480	48170	64820	63840	85920
2	37490	50480	49910	67160	65830	88600
3	38980	52480	51900	69840	67820	91280
4	40470	54480	53890	72520	69810	93960
5	41960	56480	55880	75200	71800	96640
6	43450	58480	57870	77880	73790	99320
7	44940	60480	59860	80560	76010	102300
8	46430	62480	61850	83240	78230	105280
9	48170	64820	63840	85920	--	
10	49910	67160	65830	88600	--	
11	51900	69840	67820	91280	--	
12	53890	72520	69810	93960	--	
13	55880	75200	71800	96640+	--	
14	57870	77880	73790	99320+	--	
15	59860	80560	76010	102300+	--	
16	61850	83240	78230	105280+	--	
17	63840	85920	--	--	--	
18+	65830	88600	--	--	--	
19+	67820	91280	--	--	--	
20+	69810	93960	--	--	--	
Stg-1++	71800	96640	80450	108260	80450	108260
Stg-2++	73790	99320	82670	111240	82670	111240
Stg-3++	76010	102300	84890	114220	84890	114220
Stg-4++	78230	105280	87110	117200	87110	117200
Stg-5++	80450	108260	89330	120180	89610	120560
Stg-6++	--	111240	--	123160	92110	123920
Stg-7++	--	114220	--	126140	--	127280
Stg-8++						130640

Fitment is on stage to stage basis.

+ Sliding Increment ++ Stagnation Increment

EXISTING & REVISED PAY SCALES : OFFICERS (Scale-IV, V, VI, VII)

Stage	SMGS-IV		SMGS-V		TEGS-VI		TEGS-VII	
	Existing	Revised	Existing	Revised	Existing	Revised	Existing	Revised
1	76010	102300	89890	120940	104240	140500	116120	156500
2	78230	105280	92390	124300	107210	144500	119340	160840
3	80450	108260	94890	127660	110180	148500	122560	165180
4	82670	111240	97620	131340	113150	152500	125780	169520
5	84890	114220	100350	135020	116120	156500	129000	173860
6	87390	117580						
7	89890	120940						
Stg+1	92390	124300	103320	139020	--	160500	--	178200
Stg+2	95120	127980	---	143020	--	164500	--	182540
Stg+3	--	131660	--	147020	--	168840	--	186880
Stg+4	--	135340	--	151020	--			
Stg+5	--	139020						

Fitment is on stage to stage basis.

Increments for completion of JAIIB (CAIB-I) and CAIB (CAIB-II)

Officers have been eligible for one increment for completing JAIIB and one increment for completing CAIB in their scale of pay, as hitherto. With effect from 01.11.2022 apart from one increment for completing JAIIB, officers completing CAIB will be eligible for two increments in their scale of pay.

- Provided further that Officers who are completing JAIIB after reaching the top / maximum of scale shall be released with first instalment of PQP from the date of passing.
- Provided further that in case where an Officer as on the date of this Settlement, has already acquired or shall acquire hereinafter JAIIB (CAIB I) or CAIB (CAIB II) after reaching top / maximum of the scale of Pay (in case of JAIIB/CAIB) or after reaching the stage which is 1 stage less than maximum of scale of Pay (in case of CAIB/CAIB II), and has not earned increment(s), otherwise entitled on account of acquiring such qualification, when there were no increments to provide in the scale of pay of those employees, the stagnation increment in such cases may be advanced by one year or two years as the case may be.
- Provided further that Officers who were in the services of the Bank as on 01.11.2022 have already completed CAIB/CAIB II shall be eligible for 2nd additional increment from 01.11.2022 or date of passing CAIB/CAIB II whichever is later.
- Provided further that Officers who were in the services of the Bank as on 01.11.2022 have already completed CAIB/CAIB II and drawing PQP-II shall be eligible for PQP-III one year after the release of PQP-II or 01.11.2022 whichever is later.

Note : Officers who have completed JAIIB (CAIB-I) / CAIB (CAIB-II) and has reached the maximum in the scale of pay on or before 01.11.2022 and has not received the 1st stagnation increment on or before 01.11.2022, shall be eligible for PQP-I w.e.f. 01.11.2022 and release of subsequent instalment of PQP shall be with reference to the date of release of PQP I under this clause

1.2 STAGNATION INCREMENTS :

- Officers in JM Grade Scale I who have moved to scale of pay for MMG Scale II in terms of Regulation 5 (b) after reaching maximum of the higher scale are presently eligible for five stagnation increments. With effect from 1st November, 2022, these officers shall be eligible for seven stagnation increments with frequency of two years each, of which first two shall be Rs. 2680/- each and next five shall be Rs. 2980/- each.
 - Provided further that Officers in JM Grade Scale-I who are already in receipt of five stagnation increments shall be eligible for the monetary benefit of the sixth stagnation increment of Rs. 2980/- two years after the release of the fifth stagnation increment or w.e.f. 1st November, 2022, whichever is later.
 - Provided further that those officers in JM Grade Scale-I shall be eligible for the monetary benefit of the seventh stagnation increment four years after release of the fifth stagnation or w.e.f. 1st November, 2022, whichever is later.
- Officers in MMG Scale II who have moved to Scale of Pay for MMG Scale-III in terms of Regulation 5 (b) after reaching

- maximum of higher scale are presently eligible for five stagnation increments. With effect from 1st November, 2022 these officers shall be eligible for seven stagnation increments with frequency of two years each, of Rs.2980/- each.
- i. Provided further that officers in MMG Scale-II who are already in receipt of five stagnation increments shall be eligible for the monetary benefit of the sixth stagnation increment of Rs. 2980/- two years after release of the fifth stagnation increment or w.e.f. 1st November, 2022, whichever is later.
 - ii. Provided further that those officers in MMG Scale-II who are already in receipt of five stagnation increments shall be eligible for the monetary benefit of the seventh stagnation increment four years after release of the fifth stagnation increment or w.e.f. 1st November, 2022, whichever is later.
- c) Officers in substantive MMG Scale III i.e. those who are recruited in or promoted to MMG Scale III are presently eligible for six stagnation increments after reaching maximum of the scale. With effect from 1st November, 2022, these officers shall be eligible for eight stagnation increments, with frequency of two years each, of which first four shall be Rs. 2980/- each and next four shall be of Rs. 3360/- each.
- i. Provided further that officers in MMG Scale-III who are already in receipt of six stagnation increments shall be eligible for the monetary benefit of the seventh stagnation increment of Rs. 3360/- two years after release of the sixth stagnation increment or w.e.f. 1st November, 2022, whichever is later.
 - ii. Provided further that those officers in MMG Scale-III who are already in receipt of six stagnation increments shall be eligible for the monetary benefit of the eighth stagnation increment four years after receiving the sixth stagnation increment or w.e.f. 1st November, 2022, whichever is later.
- d) Officers in SMG Scale IV are presently eligible for two stagnation increments. With effect from 1st November, 2022, these officers shall be eligible for five stagnation increments after reaching maximum of the scale, with frequency of two years each, of which the first stagnation increment shall be Rs. 3360/- and next four shall be of Rs. 3680/- each.
- i. Provided further that Officers in SMG Scale-IV who are already in receipt of the two stagnation increments shall be eligible for the monetary benefit of the third stagnation increment of Rs. 3680/- two years after the release of the second stagnation increment or w.e.f. 1st November, 2022, whichever is later.
 - ii. Provided further that Officers in SMG Scale-IV who are already in receipt of the two stagnation increments shall be eligible for the monetary benefit of the fourth stagnation four years after the release of the second stagnation increment or w.e.f. 1st November, 2022 whichever is later.
 - iii. Provided further that those Officers in SMG Scale-IV who are already in receipt of the two stagnation increments shall be eligible for the monetary benefit of the fifth stagnation increment six years after receiving the second stagnation or w.e.f.1st November, 2022, whichever is later.
- e) Officers in SMG Scale V are presently eligible for one stagnation increment. With effect from 1st November, 2022, these officers shall be eligible for four stagnation increments after reaching maximum of the scale, with frequency of two years each of Rs.4000/- each.
- i. Provided further that those officers in SMG Scale V who are already in receipt of first stagnation increment shall be eligible for the monetary benefit of the second stagnation increment of Rs. 4000/- four years after reaching the maximum of scale or w.e.f. 1st November, 2022, whichever is later.
 - ii. Provided further that officers in SMG Scale V shall be eligible for the monetary benefit of the third stagnation increment six years after reaching the maximum of scale or w.e.f. 1st November, 2022, whichever is later.
 - iii. Provided further that officers in SMG Scale V shall be eligible for the monetary benefit of the fourth stagnation increment eight years after reaching the maximum of scale or w.e.f. 1st November, 2022, whichever is later.
- f) Officers in TEG Scale VI shall be eligible for three Stagnation Increments after reaching maximum of scale, with frequency of two years each, out of which first two shall be of Rs.4000/- each and the third stagnation shall be of Rs.4340/-.
- i. Provided further that those officers in TEG Scale VI who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the first stagnation increment of Rs. 4000/- two years after reaching the maximum of Scale or w.e.f. 1st November, 2022, whichever is later.
 - ii. Provided further that those officers in TEG Scale VI who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the second stagnation increment four years after reaching maximum of Scale or w.e.f. 1st November, 2022, whichever is later.
 - iii. Provided further that those officers in TEG Scale VI who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the third stagnation increment six years after reaching maximum of Scale or w.e.f. 1st November, 2022, whichever is later.

- g) Officers in TEG Scale VII shall be eligible for three Stagnation Increments of Rs.4340/- each, with frequency of two years each after reaching maximum of scale.
- Provided further that those officers in TEG Scale VII who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the first stagnation increment of Rs. 4340/- two years after reaching the maximum of Scale or w.e.f. 1st November, 2022, whichever is later.
 - Provided further that those officers in TEG Scale VII who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the second stagnation increment four years after reaching maximum of Scale or w.e.f. 1st November, 2022, whichever is later.
 - Provided further that those officers in TEG Scale VII who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the third stagnation increment six years after reaching maximum of Scale or w.e.f. 1st November, 2022, whichever is later.

1.3 ANOMALY IN FITMENT ON PROMOTION - Cir No.CDO/P&HRD-PM/54/2018-19 dt.09/11/2018-19

Sl.no	Applicable in case of official	Date of increment on promotion
1.	If the Basic Pay after reduction of JAIIB/ CAIIB increments is not at the maximum i.e. if an Officer has not reached the maximum of previous (pre-promoted) scale of pay.	1. On promotion, his/her date of increment shall be the anniversary date of increment in the previous (pre-promoted) scale of pay.
2.	If the Basic Pay after reduction of JAIIB/ CAIIB increments is at the maximum of previous (pre-promoted) scale of pay.	2. On promotion, her/her date of increment shall be the anniversary date of promotion.

1.3 (a) FITMENT ON PROMOTION FROM ONE SCALE TO A HIGHER SCALE UPTO TEGS-VII

Circular No.: CDO/P&HRD-PM/43/2024-25 Dated : 01.10.2024

Fitment Chart on Promotion for Officers Promoted From One Scale to another on or after 01.11.2022.

A. Fitment Chart on Promotion from Scale I to Scale II

e-Cir. CDO/P&HRD/PM/43/2024-25 Dt. 01.10.2024

Stage	Scale-I as per 9th Joint Note	Scale-II as per 9th Joint Note
1	48480	64820
2	50480	64820
3	52480	64820
4	54480	64820
5	56480	64820
6	58480	64820
7	60480	64820
8	62480	64820
9	64820	67160
10	67160	69840
11	69840	72520
12	72520	75200

13	75200	77880
14	77880	80560
15	80560	83240
16	83240	85920
17	85920	88600
+	88600	91280
+	91280	93960
+	93960	96640
++1	96640	99320
++2	99320	102300
++3	102300	105280
++4	105280	108260
++5	108260	111240
++6	111240	114220
++7	114220	117200

+Sliding

++Stagnation increments

B. Fitment Chart on Promotion from Scale II to Scale III

Stages	Scale-II as per 9th Joint Note	Scale-III as per 9th Joint Note
1	64820	85920
2	67160	85920
3	69840	85920
4	72520	85920
5	75200	85920
6	77880	85920
7	80560	85920
8	83240	85920
9	85920	88600
10	88600	91280
11	91280	93960
12	93960	96640
+	96640	99320
+	99320	102300
+	102300	105280
+	105280	108260
++1	108260	111240
++2	111240	114220
++3	114220	117200
++4	117200	120560
++5	120180	123920
++6	123160	127280
++7	126140	130640

+Sliding

++Stagnation increments

C. Fitment Chart on Promotion from Scale III to Scale IV

Stages	Scale-III as per 9th Joint Note	Scale-IV as per 9th Joint Note
1	85920	102300
2	88600	102300
3	91280	102300
4	93960	102300
5	96640	105280
6	99320	108260
7	102300	111240
8	105280	114220
++1	108260	117580
++2	111240	120940
++3	114220	120940
++4	117200	124300
++5	120560	124300
++6	123920	127980
++7	127280	131660
++8	130640	135340

++ Stagnation increments

D. Fitment Chart on Promotion from Scale IV to Scale V

Stages	Scale-IV as per 9th Joint Note	Scale-V as per 9th Joint Note
1	102300	120940
2	105280	120940
3	108260	120940
4	111240	120940
5	114220	124300
6	117580	127660
7	120940	131340
++1	124300	135020
++2	127980	135020
++3	131660	139020
++4	135340	139020
++5	139020	143020

++ Stagnation increments

E. Fitment Chart on Promotion from Scale V to Scale VI

Stages	Scale-V as per 9th Joint Note	Scale-VI as per 9th Joint Note
1	120940	140500
2	124300	140500
3	127660	140500
4	131340	144500
5	135020	148500
++1	139020	148500
++2	143020	152500
++3	147020	152500
++4	151020	156500

++ Stagnation increments

F. Fitment Chart on Promotion from Scale VI to Scale VII

Stages	Scale-VI as per 9th Joint Note	Scale-VII as per 9th Joint Note
1	140500	156500
2	144500	156500
3	148500	156500
4	152500	160840
5	156500	165180
++1	160500	165180
++2	164500	169520
++3	168840	173860

1.4 **Fitment Table on promotion from Clerical to Officer Cadre (JMGS-I)**

e-Cir. CDO/P&HRD-IR/45/2024-25 Dt. 01.10.2024

Stage	Pay in Clerical Cadre	Pay in JMGS-I	Pay in T.O.
1.	24050	48480	56480
2.	25390	48480	56480
3.	26730	48480	56480
4.	28070	48480	56480
5.	29720	48480	56480
6.	31370	48480	56480
7.	33020	48480	56480
8.	35020	48480	56480
9.	37020	48480	56480
10.	39020	50480	56480
11.	41020	52480	56480
12.	43360	54480	56480
13.	45700	56480	56480
14.	48040	58480	58480
15.	50380	60480	60480
16.	52720	62480	62480
17.	55060	64820	64820
18.	57400	67160	67160
19.	61800	69840	69840
20.	64480	72520	72520
+ 1	67160	75200	75200
+ 2	69840	77880	77880
+ 3	72520	80560	80560
+ 4	75200	83240	83240
+ 5	77880	85920	85920
+ 6	80560	88600	88600
+ 7	83240	91280	91280
+8	85920	93960	93960
+9	88600	93960	93960
+10	91280	96640	96640
+11	93960	96640	96640

1.5 GENERAL PROVISIONS REGARDING 12th BPS

FITMENT FORMULA ON PROMOTION FROM CLERICAL CADRE TO OFFICERS' CADRE OFFICERS PROMOTED ON OR AFTER 01.11.2022

Please refer to our e-circular no. CDO/P&HRD-IR/45/2022-23 dated 27 th October 2022.

Extant Instructions: The fitment formula for promotion from clerical cadre to JMGS-I was last revised as contained in the said e-circular, effective from 1st November 2017.

Revised Instructions: Consequent upon the 12th Bipartite Settlement for wage revision, it has been decided to consider the implementation of the revised fitment formula for promotion from clerical cadre to Officer Cadre (JMGS-I/ Trainee Officer) on or after the 1st November 2022, with certain modifications as under :

A. Fitment of JMGS-I

- i. Fitment Table: The basic pay of an employee on promotion to the Junior Management Grade Scale-I shall be determined on the basis of the fitment table.
- ii. Anniversary Date of Increment :
 - a. Those who were drawing a basic pay upto and inclusive of the 8 th stage in the clerical scale, given in the fitment table, will be fitted at the minimum of the officers' scale and will draw their next increment on the anniversary date of promotion.
 - b. Those promotes, who are drawing a basic pay from 9th stage to 19th stage in the clerical cadre, after fitment as above will draw his/her next increment in the Officers' scale on the anniversary date of his/her last increment in clerical cadre and thereafter he will draw his further increments every year on the same date.
 - c. (1). Those who have completed less than one year at basic pay / stagnation increment of Rs. 64,480/- and above will be fitted at the corresponding stage in the Officers' scale as per the fitment table and thereafter their next annual increment will be the anniversary date of promotion and thereafter draw their annual increments every year on the same date.

(2). Those who have completed one year and above at basic pay/ stages of Stagnation Increment viz. Rs. 64,480/- and above will draw their next annual increment on the anniversary date of their last increment in the clerical cadre immediately following the date of promotion and will draw their subsequent annual increment on the same date.
- iii. **Protection of FPP :**

In case of those officers who have been promoted to JMGS-I on or after 01.11.2022, after drawing FPP in clerical cadre, he/she would continue to get the same amount of FPP in JMGS-I (except when the said FPP is changed on wage revision) till such time he/she reaches the maximum in JMGS-I scale. On completion of one year at the maximum of the JMGS-I scale, he/she shall be eligible to get FPP as applicable to the higher scale (JMGS-I) in which he/she is placed.
- iv. **JAIIB or CAIIB Increments :**
 - a. If the employee has passed JAIIB or CAIIB at the time of his/her promotion, notional basic pay will be arrived at after reducing the increments earned for passing JAIIB/CAIIB, from the clerical basic pay. He / she shall then be fitted in the Officers' Scale in accordance with the above table and the reduced number of increments earned shall be added with basic pay so fixed, in the Officers' Scale. The date of increment will be determined as per clause ii (Anniversary Date of Increment) above.

- b. If an employee has passed CAIIB after reaching the 20th stage of the clerical cadre and promoted to Officers' scale subsequently, he/she shall be given one increment for passing CAIIB Part-I/ JAIIB and two increments for passing CAIIB Part-II/ CAIIB after fitment in Officers' scale as per his/her clerical stage of pay before promotion.

v. Adjusting Pay :

- a. If despite the fitment as given above, the emoluments (Basic pay, PQP, dearness allowance and Special Pay if any) drawn as an officer on promotion are less than the emoluments (Basic pay, stagnation increments, PQP if any, Special pay on permanent basis and dearness allowance) drawn as a clerk, the difference may be protected by way of Temporary Adjusting Pay to be wiped off, in three years, at the rate of 1/3rd Adjusting Pay or till the same is covered due to release of stagnation increments, to compensate the difference amount. This pay so arrived will be reckoned for DA and Superannuation benefits [Formula for Adjusting Pay = (Clerical Basic + Stagnation + PQP + Special Pay + dearness allowance) – (Revised Officers' Basic pay + PQP + Special Pay + dearness allowance)].
- b. Adjusting Pay, where payable as mentioned above, will be determined annually on the anniversary date of the annual increment in the officers' scale or when on account of acquiring professional/educational qualification etc., there is a change either in the basic pay as officer or notional stagnation relief(s) in the clerical pay. Further, the exercise of re-determination of Adjusting Pay will be done till an officer is notionally in receipt of the last stagnation relief in clerical emoluments till Adjusting Pay becomes zero.

B. Fitment of Trainee Officers

- I. Fitment Table: Fitment of Trainee officer promoted on or after 01.11.2022 will be done on stage to stage as per Fitment Chart.
- II. Anniversary Date of Increment:
 - a. The Trainee officers who were drawing a basic pay upto and inclusive of the 13th stage in the clerical scale, given in the fitment table, will be fitted at the minimum of the officers' scale plus 4 increments i.e. Rs. 56,480/- and will draw their next increment on the anniversary date of promotion.
 - b. The Trainee officers who were drawing a basic pay from 14th stage to 19th stage in the clerical cadre, after fitment as above will draw his/her next increment in the Officers' scale on the anniversary date of his/her last increment in clerical cadre and thereafter he will draw his further increments every year on the same date.
- II. JAIIB or CAIIB Increments:
 - a. If the employee has passed JAIIB or CAIIB at the time of his/her promotion, notional basic pay will be arrived at after reducing the increments earned for passing JAIIB/CAIIB, from the clerical basic pay. He / she shall then be fitted in the Officers' Scale in accordance with the above table and the reduced number of increments earned shall be added with basic pay so fixed, in the Officers' Scale. The date of increment will be determined as per clause ii (Anniversary Date of Increment) above.
 - b. If an employee has passed CAIIB after reaching the 20th stage of the clerical cadre and promoted to Officers' scale subsequently, he/she shall be given one increment for passing CAIIB Part-I/ JAIIB and two increments for passing CAIIB Part-II/ CAIIB after fitment in Officers' scale as per his/her clerical stage of pay before promotion.

2. Other Instructions :

- (i) Each case of payment of Adjusting Pay and Personal Allowance will require to be approved/sanctioned by the authority empowered to sanction increments. It will also be the responsibility of the said authority to re-determine Adjusting Pay, as mentioned above.

- (ii) If the officer was posted at different branches/offices after his/her promotion, arrears if any, on account of such salary fitment shall be paid by the branch/office where the officer is presently posted.

GUIDELINES FOR FITMENT OF PAY OF OFFICERS ON PROMOTION FROM ONE SCALE TO ANOTHER (HIGHER SCALE) ON OR AFTER 01.11.2022

1. At the time of fitment of an officer on promotion to the higher scale of pay, the number of increments he/she had earned for passing JAIIB / CAIIB examination shall be first reduced from the existing pay of the concerned officer prior to his/her fitment in the higher scale of pay on promotion. If, however, the officer is at the maximum of the scale, the following procedure should be adopted:
 - a. If the officer is at the maximum of the scale for less than one year, the officer would not be drawing any Professional Qualification Pay. Then, the number of increments i.e., one increment for passing CAIIB Part I/JAIIB and two increments for CAIIB Part II/CAIIB as the case may be, included in his/her Basic Pay shall be reduced in the existing scale.
 - b. If the officer is at the maximum of the scale for a year or more but less than 2 years, the officer would be drawing a Professional Qualification Pay of Rs. 1370/- p.m. In such cases, if he/she had passed both CAIIB Part I / JAIIB & CAIIB Part II/CAIIB before the date of promotion, then two increments & PQP 1 shall be reduced in the existing scale. If, however, such Professional Qualification Pay of Rs. 1370/- p.m. is for CAIIB Part I/JAIIB only, then no increment need be reduced from the existing scale.
 - c. If the officer is at the maximum of the scale for 2 years or more, but less than 3 years, the officer who has passed both CAIIB Part I/JAIIB & CAIIB Part II/CAIIB before the date of promotion, would be drawing a Professional Qualification Pay of RS. 3425/- p.m. In such cases, one stagnation increment and PQP 1 shall be reduced in the existing scale.
 - d. If the officer is at the maximum of the scale for 3 years or more, the officer who has passed both CAIIB Part I/JAIIB & CAIIB Part II/CAIIB before the date of promotion, would be drawing a Professional Qualification Pay of Rs. 5480/- p.m. In this case, there would be no scope for reducing the increments for CAIIB Part I/JAIIB & CAIIB Part II/CAIIB as even without CAIIB Part II/CAIIB increments the officer would be at the maximum of the scale. (Note: The purpose of the above exercise is to determine as to what stage of scale of pay the officer would have been, had he/she not been granted increments for passing CAIIB Part I/JAIIB & CAIIB Part II/CAIIB.)
2. After effecting the above adjustments, the fitment of basic pay in the promoted scale will be made as per the fitment chart. The fixation so arrived at will be the basic pay in the promoted scale as on the date of promotion.
3. After such fitment in the higher scale of pay the increment/s earned for passing JAIIB / CAIIB shall be added to the Basic Pay so fixed. If, however, no increments are available in the scale, or only one increment is available in the scale, after allowing the available increment/s, the officer shall be allowed 1 or 2 or 3 Professional Qualification Pay as the case may be in lieu of such remaining increment(s), if any.
4. Normally, where an officer is promoted from one scale to another, the date of his/her increment shall be the anniversary date in the previous scale of pay. However,
 - a. Where an officer has reached the maximum in the previous (pre-promoted) scale of pay OR
 - b. Where an officer on promotion gets an increase in the Basic Pay equivalent to two or more increments in the previous (pre-promoted) scale of pay,

The date of increment shall be the anniversary date of promotion. However, if the Basic Pay after reduction of CAIIB Part I/JAIIB & CAIIB Part II/CAIIB increments is not at the maximum as envisaged in (a) above, then the date of increment shall be the anniversary date of last increment.

5. Provided further that if an officer is promoted to higher scale after reaching the maximum in the previous (pre-promoted) Scale of pay but before drawing stagnation increment, the date of his increment in the higher scale shall be the anniversary date of promotion or due date of stagnation increment in the previous (pre-promoted) scale whichever is earlier.
6. Provided further that if an officer who is promoted to higher scale after getting Stagnation increment/s in the previous (pre-promoted) Scale and completed more than one year after receipt of last Stagnation increment and who gets fitment to a Stagnation increment in the promoted scale as per the chart provided above, the due date of next Stagnation increment, if any, in the promoted Scale shall be the due date of stagnation increment in the previous (pre-promoted) scale. Further, where such Officer has completed less than one year after receipt of last Stagnation increment in the pre-promoted Scale, the due date of next increment in the promoted Scale shall be linked to date of promotion.
7. Promotees, who are drawing Fixed Personal Pay in terms of Settlement dated 11.11.2020 may continue to draw the same quantum of Fixed Personal Pay even after promotion which shall be unaltered till revised.

GENERAL GUIDELINES OF WAGE REVISION (CDO/P&HRD-IR/22/2024 - 25 Date: Tue 18 Jun 2024)

- (i) In case of an officer promoted to next higher grade/ scale any time after 01.11.2022, he/ she may be first fitted provisionally in the new scale of pay on stage-to-stage basis as on 01.11.2022 and, thereafter, he/she will be fitted in the new scale on the date of promotion.
- (ii) In case of clerical employee promoted to officer cadre on or after 01.11.2022, he/ she will be given provisional fitment in the new scale on state-to-stage basis. We shall advise the new fitment formula on promotion from clerical cadre to JMGS-I, separately.
- (iii) The Probationary Officers and Trainee Officers who were recruited/ appointed as such before 01.11.2022 and were still on probation on that day may be given stage-to-stage fitment as on the said date in the revised pay-scale in JMGS-I. Similarly, Probationary Officers and Trainee Officers who were appointed as such on or after 01.11.2022 may be provisionally fitted on the date of their appointment 4 stages above the starting Basic Pay in the revised pay-scale in JMGS-I.
- (iv) As on 01.11.2022, Personal Allowance/ Adjusting Allowance payable to the officers, if any, shall not be reduced on account of initial fitment in the new scales. Such adjustment, however, shall be made on account of any increment or Professional Qualification Allowance on or after 01.11.2022.
- (v) As regards payment of arrears in respect of officers who ceased to be in service of the Bank on or after 01.11.2022, they have been paid arrears of salary revision on ad-hoc basis, pending amendment of SBIOSR.
- (vi) Officers in service who had encashed Privilege Leave between 01.11.2022 till implementation of the revised salary, have been paid arrear on eligible components for the relevant period.
- (vii) Officers who were placed under suspension prior to 01.11.2022 should not be given the benefit of revision. However, in case of the officers placed under suspension on or after 01.11.2022, their provisional fitment in the revised scale may be done as on 01.11.2022. Consequently, the subsistence allowance payable to them may also be recalculated on the basis thereof and resultant arrears of salary & subsistence allowance, if any, should be paid to them.
- (viii) Medical Officers and officers on contractual service in the Bank are governed by separate / special salary scales. As such, the provisions contained in this e-circular will not be applicable in their case, unless specifically mentioned

1.6 STAFF: SUPERVISING

INTRODUCTION OF "SPECIAL PAY" FOR OFFICERS

It has been decided by the Executive Committee of the Central Board in its meeting held on 13th August 2024, to introduce a "Special Pay" for all the permanent officers of the Bank irrespective of the grade / scale. The salient features of the "Special Pay" will be as under:

- (i) The "Special Pay" will be paid to all the permanent officers of the Bank in two stages of their services i.e., 16th and 24th years of service in the Bank, irrespective of grade / scale as under

Stage	Amount per month (in Rs.)
On Completion of 16 Years of Service in Bank up to 24 Years	4,000/-
On Completion of 24 Years of Service in Bank	Additional 8,500/- (cumulative 12,500/-)

- (ii) The "Special Pay" will rank for Dearness Allowance, House Rent Allowance and Superannuation benefits (PF, Pension/NPS and Gratuity).
- (iii) The "Special Pay" will be taxable in the hands of the official.
- (iv) Any officers engaged on contract/temporary/casual basis or any officer who is paid on commission basis will not be eligible for this "Special Pay".
- (v) The "Special Pay" mentioned above will be calculated based on the number of completed years of service in the Bank, excluding any periods not considered as service. Previous service periods/ experiences will not be considered while determining eligibility for "Special Pay".
2. The "Special Pay" will be applicable w.e.f. 01.08.2024

Chapter - 2 : Allowances

- 2.1 Dearness Allowances :** Dearness Allowance : In substitution of Clause 3 of Joint Note dated 11th November, 2020, with effect from 1st November 2022, the Dearness Allowance shall be payable as per the following rates:-

1.00 % of 'pay' per percentage point of Index.

Note : Dearness Allowance in the above manner shall be paid for every variation of rise or fall over 123.03 points in the quarterly average of the All India Consumer Price Index for Industrial Workers Base 2016-100. 0.01% change in DA on 'pay' for change in every second decimal place of CPI 2016 over 123.03 points.

- 2.2 House Rent Allowance (HRA): w.e.f. 01/11/2022**

List of places as per Census 2011 : Enclosed to e-Cir/699/2015-16.

S.N.	Area	Rate
i)	Major "A" Class Cities and Project Area Centres in Group A	10%
ii)	Other places in Area I and Project Area Centres in Group B	9%
iii)	All Other places	8%

- i) Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him/her shall be the actual rent paid by him/her for the residential accommodation in excess over 0.35 % of Pay in the first stage of the Scale of Pay in which he/she is placed with a maximum of 150 % of the House Rent Allowance payable as per aforesaid rates mentioned in Column II above. The claims of officer employees for House Rent Allowance linked to the cost of their ownership accommodation shall also be restricted to 150% of House Rent Allowance, as hitherto.
- ii) Officers transferred to **Difficult centres**/any of the Circles on promotion who had, prior to such transfer, been staying in their own houses and continue to retain their families thereat **or** who shift their families to their own houses after such transfer, are eligible for payment of HRA on 'capital cost' basis during their posting at the Difficult centres/any of the Circles on promotion. Further, such officers posted at Corporate Centre and its establishments who were prior to such postings occupying their own houses and drawing HRA on capital cost basis, will be permitted payment of HRA on capital cost basis until they are provided/ allotted residential accommodation/flat by the Bank at their new place of posting.**58/2003-2004, 73/1998-99 & 73 & 42/1996-97**
- iii) An Officer posted at a **Difficult centre**, who was residing in a rented accommodation arranged by himself at his previous place of posting and continues to retain his family thereat, can draw HRA on rent receipt basis (as admissible in terms of SBIOSR) if official / leased accommodation has not been provided to him by the Bank at the place of his posting (Difficult centre). **73/1998-99**
- iv) An Officer posted to a '**rural**' centre, who had been living in his own house and drawing HRA on 'capital cost' basis at the place of his previous posting and who does not shift his family from that place, shall be permitted to continue to draw HRA on 'capital cost' basis during his tenure at centre @ applicable at the Centre where the officer's house is situated **irrespective** of his place of posting. **e-592/2008-09**
- v) In a situation where the revision on interest rates on long-term deposits has taken place subsequent to taking of the house of the employee on lease, the **highest interest rate** (applicable to staff members) on long-term deposits prevailing at the time when the house was taken on lease be considered, during every **annual review**. **09/2002-03**

vi) PAYMENT OF HRA ON CAPITAL COST BASIS :- (Computation)Where an officer resides in his own accommodation, he shall be eligible for House Rent Allowances on the same basis as mentioned in proviso to sub-rule (2) above as if he were paying by way of monthly rent a sum equal to one-twelfth of the higher of A or B below :-

DIFFICULT CENTRE: HRA ON CAPITAL BASIS:

A The aggregate of :

i Municipal taxes payable in respect of the accommodation : and

ii 12% of the capital cost of the accommodation, including the cost of land and, if the accommodation is part of building, the proportionate share of the capital cost of the land attributable to that accommodation, excluding the cost of special fixtures, like air conditioners, OR

B The annual rental value taken for municipal assessment of the accommodation OR

C At the rates indicated as above with a maximum of 150% of the maximum House Rent Allowance payable otherwise, which ever is lower.

1. Officers who are staying in their houses prior to their transfer to difficult centers are permitted to retain their families at their own house / at a place of their convenience. Such officers may also be permitted to draw HRA on capital cost basis with effect from 12.02.1996.

2. In case an official residence is provided by the Bank at a place of posting in the difficult center, the official if retaining his family in his own house may also be permitted to draw HRA on capital cost basis for his own house and would be subject to a house rent recovery from his salary for the official residence occupied by him.

3. The facility of payment of HRA on capital cost basis is extended to such officers who shift their families to their own houses after their transfer to difficult centers

SOME RELATED MATTERS :-

- Pay for the Purpose of House Rent Allowance shall mean basic pay including stagnation increments in terms of revised pay scales as on 01.11.2022.
- Professional Qualification Allowance/ Pay shall rank for House Rent allowance with effect from 01.11.1994.
- The claims of officer employees for House Rent Allowance linked to the cost of their ownership accommodation shall also be restricted to 150% of House Rent Allowance payable w.e.f. 01.11.2022
- **In the case of buildings, either constructed and occupied by the officer outside the Bank's scheme or occupied as being ancestral property, the officer shall produce satisfactory evidence**

of the original capital cost of the building (including original cost of the land) and cost of the subsequent major additions/ alterations carried out. Such evidence should be supported by a certificate from a qualified architect. At the discretion of the Bank, the Bank's engineer may also visit the house and certify that the capital cost declared is reasonable. When a portion of a jointly owned house belongs to an officer, the capital cost will be calculated proportionately.

- It has been decided that **HRA on capital cost basis should also be paid at the rate applicable at the centre where the house** (constructed out of Bank's finance under IHL) of the officer is situated and he/she is permitted to keep his/her family thereat, **irrespective of his/her place of posting** on the lines of facility of leased accommodation at a place of choice. **Corporate Centre Letter No. CDO/ P&HRD-PM/85/2008-09 DATED 31ST DECEMBER 2008.**

DOCUMENTS TO BE SUBMITTED FOR HRA ON CAPITAL COST

- Copy of HBL (staff) Sanction Letter to ascertain the capital cost of the building.
- A certificate by the officer that he is residing in the house and the house has not been let out.
- Municipal Tax Receipt.
- Address Proof.
- Present salary slip and copy of the Title Deed.
- Copy of sanctioned building plan, estimates by civil Engineer and Municipal Tax (applicable for those who have constructed their houses for their own sources).

2.3 Fixed Personal Pay (FPP): (w.e.f. 1.11.2022)

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

Scale	Increment Component	DA as on 01.11.2022 (Rs.)	Total F.P.P. payable where Bank's accommodation is provided (Rs.) (Rs.)
	(A)	(B)	(C)
I	2680	200	2880
II & III	2980	222	3202
IV	3360	250	3610
V	3680	274	3954
VI	4000	298	4298
VII	4340	323	4663

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

- (II) Promotion : When an employee is promoted to a next higher cadre/scale after drawing FPP in the lower cadre/scale, then he would continue to get the same amount of FPP in the promoted scale (except when FPP is changed on wage revision till such time he reaches the maximum in the promoted cadre/scale. On completion of stipulated one year at the maximum of the promoted cadre/scale, he shall be sanctioned FPP as applicable to the higher cadre/scale in which is placed.

e-Cir/552/2010-11

2.4. Special Compensatory Allowance (SCA) :

28/2003-04&66/1994-95

All officers, who joined the Bank's service on or before 31.10.1993, are eligible for SCA on a stage to stage basis as per Chart given below. As and when the Officers move from one stage of their pay scale to the next stage, they are paid SCA as applicable to that (next) stage. SCA does **not** rank for DA, CCA, HRA and superannuation benefits.

New Basic

Who were in service as on 23.07.2003 and were already drawing SCA at old rates	
(w.e.f. 01.11.2022)	SCA Amt.
48480 to 77880	Rs. 575.00
80560 to 93960	Rs. 650.00
96640 to 99320	Rs. 700.00
102300	Rs. 850.00
105280 and above	Rs. 1000.00

New Basic

Who were in service as on 23.07.2003 and were not already drawing SCA	
(w.e.f. 01.11.2022)	SCA Amt.
48480 to 77880	Rs. 225.00
80560 to 102300	Rs. 300.00
105280 and above	Rs. 450.00

2.5 City Compensatory Allowance (CCA) :

e-Cir/368/2015-16

List of places as per Census 2011 : Enclosed to e-Cir/699/2015-16.

CCA is payable to officers as per the place of their posting and at the rates/ceilings mentioned below (w.e.f. 01-11-2022) :

Area	Rate
i) Places in Area-I and in the state of Goa (In Bhopal Circle, Indore, Bhopal & Jabalpur)	Rs.2300/- p.m.
ii) * Places with population of 5 lakhs and over, State Capitals and Chandigarh, Pondicherry and Port Blair	Rs.1900/- p.m.
*(In Bhopal Circle: Gwalior, Ujjain, Raipur & Durg-Bhilai-Nagar)	
Note:- If at a centre both CCA & PAA are payable, only higher of the two is paid.	

2.6 Project Area Allowance

On and from 1st November 2017, Project Area Compensatory Allowance shall be payable at the following rates :

Project Areas falling in Group A –	Rs.600/- p.m.
Project Areas falling in Group B –	Rs.525/- p.m.

2.7 MID-ACADEMIC YEAR TRANSFER ALLOWANCE: (w.e.f. 01.04.2024) On and from 01.04.2024, Mid Academic Year Transfer Allowance shall be payable at 2500/- p.m. per child with a maximum upto 2 children. Subject to other conditions.

2.8. Professional Qualification Pay (PQP) (w.e.f. 1.11.2022)

Officers shall be eligible for Professional Qualification Pay as under :

Those who have passed only JAIIB (CAIIB-I)	PQP-I : Rs. 1370/- p.m., one year after reaching the top/ maximum of the scale
Those who have passed CAIIB (CAIIB-II)	PQP-I : Rs. 1370/- p.m., one year after reaching the top/ maximum of the scale.
	PQP-II : Rs. 3425/- p.m., two years after reaching the top/ maximum of the scale.
	PQP-III : Rs. 5480/- p.m., three years after reaching the top / maximum of the scale.

Note : An Officer employee acquiring JAIIB (CAIIB-I)/CAIIB (CAIIB-II) qualifications after reaching the top/ maximum stage of the scale of paym, shall be granted from the date of acquiring such qualification the first instalment of PQP and the release of subsequent instalments of PQP shall be with reference to the date of release of first instalment of PQP shall be with reference to the date of release of first instalment of PQP.

2.9 Foot Allowance/Road Mileage :

28/2002-03

Journeys undertaken by a Branch Manager or a FO/RDO posted at remote and difficult centers for field visits to the places not connected by motor able roads and where public conveyance such as buses, auto-rickshaws, etc. do not ply thereby compelling him to undertake journey on foot, an allowance is paid to the officer concerned uniformity at the rate of Rs. 1.20 paise per km subject to the conditions that a) the journey is undertaken on foot to a place situated beyond 2 kms b) the official certifies to the Bank's satisfaction that the journey was, in fact, undertaken by him on foot due to non-availability of any type of conveyance for visiting the place and c) the journey was undertaken on foot owing to other avoidable circumstances such as absence of pucca roads, urgency of work etc. (CL CirDO/P&HRD/18/2002-03 dated 24.05.2002). Officers shall be eligible to draw only the higher of SAA and Hill & Fuel Allowance and not both at centers where both the allowances are payable. If the higher of the two allowances is less than aggregate of SAA and H & FA drawn by the officer on 31.12.1989, then such difference shall be protected as Personal Allowance (Special Area) till such time the officer remains posted at that place (Cir. Let CirDO/P&HRD/19/2002-2003 dated 24.05.2002).

2.10 Hilly Areas Hill & Fuel Allowance: Removal of ceiling w.e.f.01.11.2019

Circular No.: CDO/P&HRD-IR/50/2019 – 20 Date: Fri 25 Oct 2019

Places with Altitude of	Rate w.e.f.01.11.2017
1000 metres & above, upto 1500 metres & Mercara Town	3% of Pay (no upper ceiling)
1500 metres & above, upto 3000 metres	4% of Pay (no upper ceiling)
3000 metres & above	8% of Pay (no upper ceiling)

2.11 Closing Allowance : On and from 01.04.2024 closing allowance shall be paid at a rate of Rs. 1500/- per quarter payable to officers.

2.12. Officiating Allowance (w.e.f. 01.04.2024) :

10/2002-03

- i) If an officer is required to officiate in a post in a higher scale for a continuous period of not less than **4 days** at a time or an aggregate of 4 days during a calendar month, he receives an Officiating Allowance equal to 15% of his pay, for the period for which he officiates. Officiating Allowance ranks as pay for the purpose of Provident Fund and not for other purposes.

- ii) Officers in JMGS-I and MMGS-II drawing increments in the next higher scale are eligible for Officiating Allowance if asked to officiate in posts categorised as of MMGS-II or MMGS-III.
- iii) For revised categorisation of post, the allowance will be paid from the date of circular of revised instructions.
- iv) When an officer is called up on to **officiate** in **higher grade** position on more or less regular basis without stipulating any fixed period, he will be entitled to Personal Entertainment expenses, residential telephone, conveyance expenses, newspapers, cleansing materials, etc. (Pro-rata only) according to the **post. But for furniture and leased house**, outstation journeys (on official duty) and LTC, the **substantive grade** will be considered. Halting allowance will be paid as per substantive grade of the official. **22 of 1988 & 48 of 1983**

Officers officiating in higher scales are entitled to claim reimbursement as applicable to the scale in which they are officiating. **22 of 1988**

2.13 Deputation Allowance : w.e.f. 01.04.2024 :

• An officer deputed to serve outside the Bank –	7.75% of Pay, maximum Rs.7,500/- p.m.
• An officer deputed to an organization at the same place or to the training establishment of the Bank	4% of Pay with a maximum of Rs.3,750/- p.m.

2.14 Personal Allowance on Promotions :

Personal Allowance : In case of the officers who are already drawing Personal allowance of Rs.1310/- p.m. and those officers who will be eligible for Personal Allowance after 01.11.2017, the amount of such Personal Allowance shall be revised to Rs.1990/- p.m. w.e.f. 01.11.2017. The said Personal allowance will be payable till the officer reaches the basic pay of Rs. 89,330/- in MMGS-II. Thereafter, the Personal Allowance of Rs. 1990/- will be tapered off at the rate of ½ of the allowance in two installments against future increments. On promotion to MMGS-III the payment of Personal Allowance will be withdrawn out of the future increments in two installments.

2.15 Special Allowance (w.e.f. 01.11.2022) :

Scale I -	26.50% of Basic Pay	+	applicable Dearness Allowance thereon
Scale II, III -	28.30% of Basic Pay	+	applicable Dearness Allowance thereon
Scale IV & V -	30.50% of Basic Pay	+	applicable Dearness Allowance thereon
Scale VI&VII -	31.50% of Basic Pay	+	applicable Dearness Allowance thereon

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

2.16 Special Balancing Allowance

The Executive Committee of Central Board in its meeting dated 25.1.2011, after receiving approval from the Government of India, decided that the balancing cost of pension arising out of 9th Bipartite Settlement and Joint Note dated 27.4.2010 be distributed among all officers including Top Executives of Special Scale and workmen employees who were in permanent employment of the Bank (including permanent full-time/part time medical officers, and other part-time employees) as on 31.10.2007 in the form of an allowance which may be called 'Special Balancing Allowance' as under:

- I) The above allowance i.e - Special Balancing Allowance will not be payable to any officer/workmen employee (including part-time) who joined the Bank on or after 1.11.2007.

- Officers/workmen employees of e-SBS who opted for terms and conditions of SBI and were in the permanent employment of e-SBS as on 31.10.2007 will also be eligible for the above allowance from the date of merger i.e 13.8.2008 and not prior to this date. However, employees of e-SBIN will not be eligible for the above allowance.
- Such allowance will be payable to above category of officers and employees(i.e. award and subordinate staff) at 6.5% and 6.4% respectively of the revised basic pay effective from 1.11.2007 (i.e with reference to basic pay applicable for 9th bipartite only). It is to be noted that such allowance will be paid at aforesaid rate on moving basic pay on or after 1.11.2007 till the period of 9th Bipartite settlement and will not have any reference to the basic pay of subsequent Bipartite settlements.
- Such allowance will not rank for any other benefit such as Dearness Allowance (DA), House Rent Allowance (HRA), City Compensatory Allowance (CCA) etc. or any superannuation benefits. However, Special Balancing Allowance will rank for payment of leave encashment. (CDO/P&HRD-PM/86/2012-13 dt. 11.03.2013)
- However, in respect of e-SBS employees who were in the permanent employment of e-SBS as on 31.10.2007, such allowance will be paid from 13.8.2008 and not prior to this date. (CDO/P&HRDPM/81/2010-11 dt 01.03.2011).

2.17 REVISION OF FACILITIES FOR LIAISON/SECURITY/FIRE OFFICERS

I. REIMBURSEMENT OF OUT-OF-POCKET EXPENSES TO LIAISON OFFICERS

II. DISCOMFORT ALLOWANCE FOR SECURITY OFFICERS, FIRE OFFICERS & LIAISON OFFICERS

(Circular No.: CDO/P&HRD-PM/25/2025-26, Dated 26 Sep 2025)

Reference: e-Circular No. CDO/P&HRD-PM/15/2013 14 dated 04.07.2013, CDO/P&HRD-PM/75/2016 17 dated 05.11.2016 and CDO/P&HRD-PM/96/2020-21 dated 26.03.2021 on the captioned matter.

2. The Liaison, Security, and Fire Officers of the Bank across various grades are entitled to specific perquisites and benefits, provided at regular intervals. The eligibility limits for these perquisites are aligned with the officers' grade, post or assignment, and the nature of their roles, with periodic reviews conducted as necessary.

In this connection, the Bank has revised the existing out-of-pocket reimbursement for Liaison Officers and discomfort allowance available to Liaison, Security, and Fire Officers as follows.

1. REVISION OF OUT-OF-POCKET EXPENSES FOR LIAISON OFFICERS

The out-of-pocket reimbursement for Liaison Officers is revised as under

Airport/Railway Station Duty					
Charges reimbursable towards tea / snacks/breakfast (₹per day)					
Period of detention during the office hours	Up to 2 hours			Beyond 2 hours	
	Existing	Revised	Existing	Revised	
	150	250	300	500	
Period of detention (before and/or after office hours)	Normal Working Day			Sunday/ holidays	
		Existing	Revised	Existing	Revised
	Up to 3 hours	250	350	500	700
	More than 3 hours but up to 6 hours	500	600	1000	1200
	More than 6 hours	750	800	1500	1600

II. DISCOMFORT ALLOWANCE FOR SECURITY OFFICERS, FIRE OFFICERS & LIAISON OFFICERS

The discomfort allowance in respect of Security Officers, Fire Officers and Liaison Officers has been revised as under:

Security Officers and Fire Officers(In ₹)

Scale	Existing Monthly Rate	Revised Monthly Rate
SMGS-IV & V	4,000	7,000
MMGS-II & III		6,000
JMGS-I		5,000

Liaison Officers (in ₹)

Scale	Existing Monthly Rate	Revised Monthly Rate
SMGS-IV & V	7000	9000
MMGS-II & III	6000	8000
JMGS-I	5000	6000

3. The revised rates will be applicable from the date of issuance of the circular

2.18 Split Duty Allowance: (w.e.f 1/11/2017)

If the working hours of an officer during a day are split with a minimum interval of 2 hours, a Split Duty Allowance of 300/- p.m., shall be payable.

2.19 Conveyance allowance to physically handicapped employees

(e-Cir No.CDO/P&HRD/IR/27/2024-25 dated 12/07/2024)

Blind and orthopedically handicapped employees of the Bank may be paid conveyance allowance @5% of the revised basic pay drawn by them from time to time subject to maximum of Rs.600/- p.m. In case of officers the allowance is in addition to reimbursement of conveyance charges. The eligible employees who are provided with the Bank's vehicle for travel between office and residence with not be eligible for such conveyance allowance.

The facility of such conveyance allowance may be extended to deaf & dumb employees of public sector Banks subject to the condition that the recommendation of the Head of ENT Department of Government Civil Hospital is received by the Bank. (e-Cir No.CDO/P&HRD-IR/27/2014-15 dated 02/08/2014).

2.20 Location Allowance (Non-CCA Centres) (w.e.f. 1.11.2022)

Fixed allowance of Rs.1200/- p.m. is payable to all Officers posted in areas other than the areas that are eligible for CCA. This fixed allowance shall not be reckoned for payment of DA, superannuation benefits, viz, pension including NPS, PF and Gratuity.

2.21 Learning Allowance With effect from 1.11.2022, Officers shall be paid Learning Allowance of Rs.850/- together with applicable Dearness Allowance thereon.

2.22 Special Area Allowance (w.e.f. 1.11.2022)

At places where special area allowance is payable in terms of Regulation 23(ii) of Officers' Service Regulations, 1979/1982, the said allowance shall be payable at rates as in Annexure- IV placed in e-Cir. CDO/P&HRD-IR/22/2024-25 Dt. 18.06.2024, if Hill and Fuel Advance is payable, then at such places only higher of the two allowances shall be payable.

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

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

*3rd and 4th slabs are payable only if the Bank has Net Profit. If a Bank has growth in Operating Profit of 5% & more, but there is no Net Profit, then minimum 2nd slab of 5 days will be payable. **The PLI will be applicable from FY-2020-21: Circular No.: CDO/P&HRD-IR/67/2020 - 21 Dt: 21 Dec 2020.**

2.24 Annual Encashment of Privilege Leave

Circular No.: CDO/P&HRD-IR/21/2021 – 22 Dated: 28 May 2021

“w.e.f. 01.01.2020, all Officers and Workmen employees shall be entitled to avail encashment of 5 days’ PL, once in a year, at the time of any festival of their choice. However, as on the date of availing the said PL encashment, if the Officer / Workmen employee is of 55 years and above age, he / she may be allowed PL encashment of 7 days per year.

Those Officers / Workmen employees who have retired after 01.01.2020 and were having PL balance of more than 240 days at the time of retirement, can additionally encash PL upto a maximum of 7 days, as mentioned above”

2.25 Reimbursement of out-of-pocket expenses to employees posted at Airport Offices, MICR Branches, Centralised Clearing Processing Centres (CCPCs), SWIFT Centres and Branches having extended business hours: (Circular No.: CDO/P&HRD-PM/96/2020 - 21 Dated: 26 Mar 2021)

Officers and Workmen Staff, who are posted at Airport Offices, MICR Branches, SWIFT Centres & Branches having extended business hours i.e. branches which remain open for business before 8 a.m. or after 8 p.m., and are required to work before 8 a.m. or after 8 p.m., are reimbursed out of pocket expenses. The revised provision for reimbursement of out of pocket expenses in respect of officers and workmen staff posted at the aforesaid Centres/ Branches is as under:

Out of Pocket Expenses

Grade	Existing (Rs.)	Revised (Rs.)
Officers	300	500

The above out-of-pocket expenses will be reimbursed only for those days the officer(s)/ workmen staff are required to work before 8 a.m. or after 8 p.m.

2.26 MEDICAL REIMBURSEMENT FACILITY REIMBURSEMENT OF COST OF SPECTACLES

Circular No.: CDO/P&HRD-IR/82/2021 - 22 Dated 31 Dec 2021

The Bank has approved the introduction of the facility of reimbursement of the cost of spectacles to our employees, as per grade- wise cost ceiling as under:

SI	Grade/Scale	Reimbursement Ceiling (Frame plus Lens)
1	Officers in JMGS-I to MMGS-III	Rs. 6,000+ GST
2	Officers in SMGS IV & V	Rs. 10,000+ GST
3	Officers in TEGS VI & VII	Rs. 15,000+ GST
4	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 the date of approval, i.e. **28.12.2021**.

2.27 REIMBURSEMENT OF COST OF SPECTACLES CLARIFICATION

Circular No.: CDO/P&HRD-IR/99/2021 - 22 Dated 2 Feb 2022

In this connection, we have been receiving several queries in respect of situations where purchase of spectacles is made on more than one occasion. It is clarified in this regard as under:

Scenario 1: If purchased in one instance:

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.

Scenario 2: If purchased separately:

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).

2.28 NUTRITION ALLOWANCE FOR PREGNANT EMPLOYEES

Circular No.: CDO/P&HRD-IR/110/2021 - 22 Dated 8 Mar 2022

A new welfare initiative is being introduced for our women employees. An amount of Rs. 10,000/- will be paid to our pregnant female employees as Nutrition Allowance, one time during their pregnancy. This amount may be claimed by a female employee for a maximum of two instances of pregnancy. The amount will be paid through HRMS in the same way as other medical bills are paid. The allowance will be effective from 08.03.2022, and not for any past period.

2.29 STAFF: MISCELLANEOUS: INTRODUCTION OF CRECHE ALLOWANCE FOR FEMALE EMPLOYEES

Circular No. : CDO/P&HRD-IR/15/2025-26 Date: 1 Jul 2025

The Bank has introduced a "Creche Allowance" for all female employees of the Bank. The salient features of the Creche Allowance shall be as under:

- i. All female employees having dependent children, as per the definition of family in Bipartite Settlement/Joint Note and duly incorporated in HRMS, including step and adopted child up to the age of 5 years are eligible.
 - ii. Creche Allowance shall be payable to the eligible female employees from the date of joining back to office after availing maternity/ sabbatical leave.
 - iii. The allowance shall be payable till the child starts attending school or attains the age of five years, whichever is earlier.
 - iv. This allowance will also be applicable to Single Male employees (Parent) having children up to the age of 5 years.
 - v. The Creche Allowance shall be payable to eligible employees at the rate of Rs 6000/- per month per child.
2. The provisions of Creche Allowance shall be applicable from the date of issuance of the said circular.

CHAPTER - 3 : TRAVELING EXPENSES & HALTING ALLOWANCE

3.1 REIMBURSEMENT OF CONVEYANCE EXPENSES:

(Officers JMGS-I to SMGS-V): (Circular No.: CDO/P&HRD-PM/96/2020-21 DATED : 26 Mar. 2021)

The revised ceilings/process shall be as under: **Officers, who maintain vehicle (4/2 wheelers) at workplace and claim reimbursement of fuel cost on declaration basis:**

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

Further, it is decided to implement reimbursement of lumpsum amount which would be fixed by taking into account average of the cost of petrol of 4 Metros (Mumbai, Delhi, Kolkata and Chennai). The amount will be revised by Personal Management Department at Corporate Centre.

Four wheelers / Cars:

Grade /Scale	Monthly Entitlement	Area I	Area II	Other centres
SMGS-V	Existing (ltr) Reimbursement (Rs.) Lumpsum	115 #11155	105 #10185	95 #9215
SMGS-IV	Existing (ltr) Reimbursement (Rs.) Lumpsum	110 #10670	100 #9700	90 #8730
MMGS -III	Existing (ltr) Reimbursement (Rs.) Lumpsum	100 #9700	90 #8730	80 #7760
MMGS-II	Existing(ltr) Reimbursement (Rs.) Lumpsum	85 #8245	80 #7760	75 #7275
JMGS-I	Existing(ltr) Reimbursement (Rs.) Lumpsum	65 #6305	60 #5820	55 #5335

Two wheelers:

JMGS-I to SMGS- V	Existing (ltr) Reimbursement (Rs.) Lumpsum	55 #5335	50 #4850	45 #4365
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Area I Centres: Bhopal & Indore (Population of 12 Lac & above)

Area II Centres: Population 1 Lac and above.

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

Four wheelers / cars:

Grade / Scale	Monthly Entitlement	Area I (Rs.)	Area II (Rs.)	Other centres(Rs.)
SMGS-V	Existing	2880	2580	2290
	Revised #	3380	3080	2790
SMGS-IV	Existing	2830	2530	2240
	Revised #	3230	2930	2640
MMGS-III	Existing	2780	2480	2190
	Revised #	3080	2780	2490
MMGS-II	Existing	2230	2140	1830
	Revised #	2430	2340	2030
JMGS-I	Existing	1530	1370	1220
	Revised#	1630	1470	1320

Two wheelers:

JMGS-I to SMGS-V	Existing	1530	1370	1220
	Revised#	1630	1470	1320

- (C) Officers not maintaining vehicles and using public transport and claiming reimbursement on certificate basis:

Category of Officers	Monthly entitlement (Rs.)		
		Existing	Revised
SMGS V		2000	2500
SMGS IV		1950	2350
MMGS III		1570	1870
JMGS I		1520	1720
JMGS I		1140	1240

3.2 Reimbursement of Travelling Expenses to Officers Using Own Vehicles for Official Duties : w.e.f. 30/09/2011 **e-Cir/873/2011-12**

Vehicle	Engine Capacity	Rate per K.M.
Four-Wheelers	1000 cc or more	Rs.9.00
Four-Wheelers	less than 1000 cc	Rs. 7.00
Motor Cycles & Scooters	-----	Rs. 4.50
Mopeds	-----	Rs. 3.00

The rates are also applicable in the case of "Transfer - Travelling Expenses" where consequent on transfer, the vehicle is driven by road, and in the case of travel by own car on 'LFC', subject to the stipulated ceiling. **SBIOSR & 180/1991-92.**

officers officiating in higher scales are entitled to claim reimbursement as applicable to the scale in which they are officiating (i.e. as per incumbency of the post) 22/1988

3.3 Boarding Expenses:

126/2004-05

Boarding Expenses (per day) 27/2001-02, 23 & 21/1995-96

Grade / Scale	Major 'A' Class Cities Rs.	Places in Area-1 Rs.	Other places Rs.
TEGSS-I & II	-	-	-
TEGS VII & VI	250/-	200/-	175/-
SMGSV & IV	250/-	200/-	175/-
MMGS III & II	200/-	175/-	150/-
JMGSI	200/-	175/-	150/-

3.4 Lodging Expenses :

Ref. : e-Cir/975/2011-12.

The Executive Committee of the Central Board recently revised the ceiling for rates of reimbursement of hotel expenses to officers, as details in the Charts.

- The revised ceilings **effective from 01.02.2012** onwards are detailed in the Charts.
- Officers in Top Executive Grade **Scales VI** and above, who are unable to stay in eligible hotels in metro centres within the permissible room tariff, may be reimbursed actual lodging expenses for staying in other hotels not exceeding 125% of the room tariff of their entitled class at these centres.
- The above rates are the **maximum** ceiling up to which the officer may be permitted to stay in a hotel, but the Circles have been advised to arrange for tie-up with the star category non-ITDC hotels and fetch maximum discount possible. The officer will be reimbursed up to the maximum rates mentioned in the Charts as per his entitlement, or the card rates of the hotel, whichever is lower.
- For the purpose of reimbursement of room tariffs to officers while on outstation duty, **all state capitals** (other than State Capitals falling in Metro category) may treated as **Major 'A'** class cities.
- All officers are advised to stay in the **Bank's guest house** to the extent possible.
- CGM (HR) is authorized to issue clarifications in this regard.

All other terms and conditions remain unchanged.

a) Reimbursement of Lodging Expenses: (CDO/P&HRD-PM97/2011-12 dated 08/02/2012)

Eligibility to stay in ITDC Hotels	Metro - Maximum room tariff permissible (Non-ITDC Hotels) - Revised rates. (in Rs.)			
	Metro	Major-A	Area-I	Other
TEGSS I & II 4* Hotel	14600	13400	7200	6200
TEGS VI & VII 4* Hotel	11000	9700	6200	4800
SMGS IV & V 3* Hotel	7200	6700	3800	2900
MMGS II & III (Non-AC) 2* Hotel	4000	3600	2600	2000
JMGSI (Non-AC) 1* Hotel	2600	2400	1900	1600

- i) **Service charges**, if any, shown independently are reimbursable within the limit of Room Tariff and not over and above the admissible limit for Room Tariff. **143/1991-92**
- ii) In case of **genuine difficulties** at centre where **no** lodging/hotel of even moderate type is available, the officer should stay at the nearest centre after advising the position to his controlling office/branch and obtaining their permission for the arrangement. In such a situation, conveyance charges to a reasonable extent, by **public transport**, may be reimbursed to the officer. As far as possible season ticket instead of daily tickets should be purchased. **34/1999-2000**

3.5 HIRING OF CAR/TAXI FOR FULL DUTY OFFICERS IN SCALE V AND BELOW

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

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

Officers who are required to travel on duty are advised to follow certain rules as stated hereunder.

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

3.6 HALTING ALLOWANCE (w.e.f. 1.04.2024) As per 9th Joint Note dated 08.03.2024.

Grade/Scales of Officers	Metro (Rs.)	Major 'A' Class (Rs.)	Area I Cities (Rs.)	Other Places (Rs.)
Officers in Scale VI & above	4050/-	2925/-	2475/-	2150/-
Officers in Scale IV & V	3375/-	2925/-	2475/-	2150/-
Officers in Scale I/II/III	2925/-	2475/-	2150/-	1800/-

Metro: MUM, DEL, KOL & CHE; Major 'A': AHM, BAN & HYD; Area I: Bhopal, Indore & Jabalpur

- General Guidelines for paying Halting Allowance :

- i) Where free lodging is provided at the place of halt, 3/4th of the halting allowance is payable;
- ii) Where free boarding is provided at the place of halt, 1/2 of the halting allowance is payable;

- iii) Where free boarding and lodging are provided at the place of halt, 1/4th of the halting allowance is payable. Where, however, an officer claims boarding expenses on a declaration basis without production of bills for actual expenses incurred, then he shall not be eligible for 1/4th of the halting allowance.
- iv) For the purpose of computing halting allowance, "per diem" shall mean each period of 24 hours or any subsequent part there-of, reckoned from the reporting time for departure in the case of air travel and the scheduled time for departure in other cases, to the actual time of arrival.

Where the total period of absence is less than 24 hours, "per diem" shall mean a period of not less than 8 hours.

- v) Irrespective of the mode of transport an officer should be permitted to avail of only the actual journey period and he should attend the office on the same day in case he reaches at station in the morning /forenoon or say upto 2 p.m.
- vi) A supplementary Diem Allowance of Rs. 20/- per day of halt out side head quarters on inspection duty shall be paid to all inspecting officers.
- vii) Competent Authority to sanction Halting Allowance beyond 1 month -General Manager of the respective Network. **48/1997-98**
- viii) Where an officer claims Boarding Expenses on declaration basis without production of bills for actual expenses incurred, then he is not eligible for 1/4th of the Halting Allowance. **SBIOSR**
- ix) For the purpose of computing halting allowance, per claim shall mean period of 24 hour or any subsequent part thereof (e.g. 24 hr.+1 hr = 2 days halting)
- x) Staff Sup : Overseas Visits : Halting Allowance : Mode of Calculation & Per Diem Rates : e-Cir/311/2016-17.

The Bank has recently decided that the instructions on halting allowance vide : e-Cir/311/2016-17 (Circular Letter CDO/P&HRD-PM/31/2016-17 dated 06.06.2016) are also applicable to visits of officials to **Bhutan**. The allowance may, however, be paid in Indian Rupees : e-Cir/436/2017-18.

Halting Allowances, the officials are eligible to claim a lump sum payment of US\$ 50/- or its equivalent as basic quota for each official trip, except to Bangladesh, Bhutan and Nepal.

The allowance may however be paid in Indian Rupees vide Circular No. CDO/ P&HRD-PM/33/2017-18 date 19.07.2017.

3.7 Mode of Travel and Expenses on Travel for official duties and LTC/HTC : *e-Cir/22/2024-25 dt. 18.6.2024*

- i) An officer in **Junior Management Grade** is entitled to travel by AC 1st Class by train (Except Luxry Trains). He may, however, travel by air (economy class) if so permitted by the Competent Authority, having regard to the exigencies of business or public interest. For LTC, please refer to respective Chapter.
- ii) An officer in **Middle Management Grade** is entitled to travel by AC 1st Class by train (Except Luxry Trains). He may, however, travel by air (economy class) if the distance to be travelled is more than 500 kms. He may, however, travel by air (economy class) even for a shorter distance if so permitted by the Competent Authority having regard to the exigencies of business or public interest. For LTC, please refer to respective Chapter.

- iii) **SMGS-IV, V, TEG VII:** AC-I, or Air (economy class)
- iv) An officer in Senior Management or Top Executive Grade May travel by car between Places not connected by air or rail, provided that the distance does not exceed 500 kms. However, when a major part of the distance between the two places can be covered by air or rail, only the rest of the distance should normally be covered by car.
- v) Any other officer may be authorised by the Competent Authority having regard to the exigencies of business, to travel by his own vehicle or by taxi or by the Bank's vehicle.

The remaining provisions as an Sub-regulation 2 & 3 of Regulation 41 of Officers' Service Regulations remain unchanged.

Note : Travel by **private air taxi/carrier** by the class equivalent to 'Y' class of Indian Airlines (IA) is permissible. If the fare is higher than that of IA, sanction of authority in hierarchy not below AGM should be obtained. Entitlement by steamer - Delux Cabin. **19/1993-94**

AIR Insurance for employees w.e.f. 24/01/2003 (CL/Cir.DO/P&HRD/127 dt. 29/03/2003)

74&120/2002-03, 39/2003-04

The ceilings for the purpose of reimbursement of **premium** on **air insurance** cover bought by officers while travelling by air for official purposes are as follows:

TEGSS-I & II	Rs. 15.00 lacs
TEGS-VI & VII	Rs. 12.50 lacs
SMGS-IV & V	Rs. 10.00 lacs
MMGS-II & III	Rs. 7.50 lacs
JMGS-I	Rs. 5.00 lacs

123/2002-03

Journey on Duty Entailing Detour : The Bank has recently **stopped** travelling on circuitous route on official duty : e-Cir/1260/2013-14.

Where direct flights to the designated centre are not available and/or the available flight timings are at odd hours, circuitous travel may be permitted by the competent authority, depending upon the merits of the case, so as to avoid loss of executive time and resources of the Bank. In such cases of travel by circuitous route on official duty, the deviation may be permitted by an official not below the rank of TEGS-VI.

These instructions are not applicable to the officials/staff posted in I&MA Department on mobile duty who have been specifically exempted for the purpose.

SERVICE CHARGES FOR BOOKING TICKETS (C.O./D.O./NBG/ADM/88355 dt. 20.7.99) Nominal service charges for booking tickets can be reimbursed within the overall entitlement.

3.8 REIMBURSEMENT OF OUT OF POCKET EXPENSES FOR JOURNEY COMPLETED ON THE SAME DAY

Circular No.: CDO/P&HRD-PM/17/2024-25 Dated 21 Feb. 2025

Revision in Out of Pocket expenses to the officers as under: w.e.f. 21.02.2025.

- i. An officer may be permitted to claim reimbursement of Out-of-Pocket expenses up to a ceiling of half of the Halting Allowance payable or Rs.1460/- per day whichever is lower, provided he/she travels for the following distance and remains away for at least 4 hours including journey period for official purpose.

Particulars	Distance
i) Where an officer proceeds from office	At least 15 kms away from office and 5 kms away from residence
ii) Where an officer proceeds from residence	At least 15 kms away from Residence and 5 kms away from officer

The out-of-pocket expenses is payable only when the officer is deputed for official purpose to other offices of the Bank / organization at the same centre and remains away from the office for at least 4 hours and he/she travels 15km/5km

from office/residence as the case may be. However, the officials identified for specific purposes viz;- marketing, survey etc. may not be eligible for 'Out of Pocket' expenses.

3.9 Conveyance Allowance to Deaf & Dumb Employees :

To **Deaf & Dumb** Employees at par with Blind & Orthopaedically Handicapped Employees : e-Cir/488/2014-15.

In case of officers, the allowance is in addition to reimbursement of conveyance charges.

The Govt. of India has recently extended the payment of such conveyance allowance to deaf and dumb employees of public sector banks with immediate effect, subject to the condition that the recommendation of the Head of ENT Department of a Government Civil Hospital is received by the Bank.

For the said purpose, respective controllers authorized to sanction annual increment are authorized to sanction the said conveyance allowance.

3.10 Conveyance allowance to physically handicapped employees:

In terms of circulars CDO/P&HRD/IR/113/2008-09 dated 18.03.2009 and CDO:IR:CIR:75 dated 26.02.2002, blind & orthopedically handicapped employees of the Bank may be paid conveyance allowance @5% of the revised basic pay drawn by them from time to time subject to a maximum of Rs. 400/- p.m. In case of officers, the allowance is in addition to reimbursement of conveyance charges. The eligible employees who are provided with the Bank's vehicle for travel between office and residence will not be eligible for conveyance allowance.

The facility of payment of such conveyance allowance may be extended to deaf & dumb employees of public sector banks with immediate effect, subject to the condition that the recommendation of the Head of ENT Department of a Government Civil Hospital is received by the Bank. (CDO/P&HRD-IR/27/2014-15 dated 02.08.14).

3.11 Educational Training at Foreign Locations: Cross-Selling:

Participants are not permitted to have any personal programmes during the deputation period due to security reasons, and they should strictly stick to the scheduled itinerary. e-Circle/1459/2016-17.

3.12 Payment of Boarding And Lodging Expenses To Defence Representatives Attending Disciplinary/ Criminal Proceedings

Circular No.: CDO/P&HRD-IR/26/2022 - 23 Date: Wed 20 Jul 2022

IBA has issued an advisory to Banks to reimburse Boarding and Lodging expenses to Defence Representatives (both serving and retired employees) in addition to TA/DA as per their eligibility and extant rules. The provision will come into effect from 14.10.2021, which is the date of approval by the IBA Managing Committee.

CHAPTER - 4 : TRANSFER ALLOWANCES

4.1 Baggage Charges on Transfer :

e-Cir.CDO/P&HRD-PM/51/2007-08

- a) An Officer on transfer is reimbursed expenses for transporting his baggage by goods train up to the following limits:

Pay Range	Where the Officer has	
	<i>family</i>	<i>no family</i>
Rs.23,700/- p.m. to Rs.31,705/- p.m.	3000 kgs.	1500 kgs.
Rs.31,706/- p.m. and above	Full wagon	2500 kgs.

The maximum entitlement of an officer is 12 tonnes.

- b) If an officer on transfer shifts his personal effects by approved transport (even if the two places are connected by rail), the reimbursement of expenses is made at the rates dated in para (d) below.

c) Baggage Charges on Transfer :

Reimbursement of Expenses towards transport of Personal effects on Transfer / Retirement of an Officer (Officers up to TEGS- VII) (Circular No.: CDO/P&HRD-PM/96/2020 - 21 Dated: 26 Mar 2021)

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

Transport Charges:

	Existing rate (Rs.)	Revised Rate (Rs.)
	(Per km Per tonne)	(Per km Per Tonne)
Hilly terrain	6.70	10.05
Other than Hilly Up to 600 kms. terrain: (minimum 300 km.)	4.50	6.75
Beyond 600 kms:	2.25	3.38

REIMBURSEMENT OF EXPENSES TOWARDS TRANSPORT OF PERSONAL EFFECTS ON TRANSFER/ RETIREMENT OF AN OFFICER (UP TO TEGS- VII) CLARIFICATION ON REIMBURSEMENT OF MINIMUM DISTANCE FOR TRANSFER INTO AND OUT OF HILLY TERRAIN

Circular No.: CDO/P&HRD-PM/113/2021 - 22 Dated 14 Mar 2022

As per SBIOSR Rule. **42(2)(i)**, on and from 01.07.2011, officers may claim reimbursement of expenses towards transportation of personal effects on transfer at such rates as may be decided by the Central Board or the Executive Committee from time to time. As per the extant provision, the officers transferred to shorter distance below 300 kms in places other than hilly terrain are permitted for reimbursement of expenses for minimum distance of 300 kms or actual expenses, whichever is lower.

In this connection, it has been decided by the competent authority that officers transferred into and out of hilly terrain for shorter distance below 300 kms will also be eligible for reimbursement of expenses towards transportation of personal effects on transfer for minimum distance of 300 kms or actual expenses whichever is lower in line with transfer to places other than hilly terrain.

Loading and Unloading Charges: (Amount in Rs.) Cir No. CDO/P&HRD-PM/96/2020 DATED 26/03/21

Grade	Metro		Urban		Semi-Urban		Rural	
	Existing	Revised	Existing	Revised	Existing	Revised	Existing	Revised
Top Executive (TEGS VI & VII)	15000	22500	12000	18000	10000	15000	8000	12000
Senior Management	10000	15000	8000	12000	6000	9000	4000	6000
Middle and Junior Management	7000	10500	6000	9000	5000	7500	3000	4500

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

Distance	% of his/ her entitlement for shifting of household goods by road	
	Existing	Revised
Upto 600 kms	40%	40%
More than 600 kms but less than 1000 kms	35%	35%
More than 1000 kms	30%	30%

Lumpsum expenses in connection with transfer:

Officer	Amount in Rs.
Up to Scale-3	40000/-
4 and above	50,000/-

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

Apart from the above, either (a) 15 days lodging & boarding charges or (b) 15 days Halting Allowance shall be paid from the date of joining at new place.

CLARIFICATIONS (CDO/P&HRD-PM/57/2012-13 dt. 29.11.2012)

ISSUES	CLARIFICATIONS
i) Following permanent transfer from one centre to the other, if concerned officer moves to transferee centre but his / her family does not.	
a) Whether lumpsum expenses can be paid?	a) Lumpsum amount may be paid provided Concerned officer certifies regarding reasonableness and genuineness of the claim
b) Concerned officer has been permitted for retaining his family at previous place of posting or a place of his choice and shifted his / her family to a separate accommodation (e.g. from Bank's flat to leased /rented accommodation) either within the same centre or outside the centre.	b) Reasonable actual loading /unloading and transportation charges between the two residences are payable as per the Officers'entitlement subject to production of satisfactory documentary evidence as per the officer's entitlement. This is in addition to payment of lumpsum expenses as above.
ii) In case of transfer within the same centre : a) Whether lumpsum expenses can be paid ? b) Concerned officer has been permitted for shifting his/her family to a separate accommodation either within the same centre or outside	(a) Lumpsum expenses will not be paid. (b) (Only reasonable actual loading / unloading and transportation charges between the two residences are the centre payable subject to production of satisfactory documentary evidences, as per Officers' entitlement.

Onetime Lump-sum expenses towards admission fee of their ward(s):

Officer		Amount in Rs.	
		Existing	Revised
a.	Top Executive (TEGS VI & VII)	15,000/-	40,000/-
b.	Senior Management	15,000/-	30,000/-
c.	Middle Management and Junior Management	10,000/-	20,000/-

4.2 Joining Time on Transfer :

Not exceeding 7 days, **exclusive** of the number of days spent on travel. However, joining time **cannot** be treated as on duty for the purpose of conveyance expenses. (Halting will be paid for journey period + joining time + taking-over period).

JOINING TIME ON TRANSFER

In terms of existing instructions vide Rule 49(1) of State Bank of India Officer's Service Rules an officer is eligible for joining time not exceeding 7 days, exclusive of the number of days spent on travel, to enable him:

- To join a new post to which he is appointed or,
- To join a new post on return from leave.

REVIEW OF PROVISIONS FOR AVAILING JOINING TIME

Circular No.: CDO/P&HRD-PM/21/2022 - 23 Dated 24 Jun 2022

1. In terms of State Bank of India Officers' Service Rules No. 49(1), an officer is eligible for joining time on one occasion and not exceeding 7 days, exclusive of the number of days spent on travel, to enable him:
 - a) to join a new post to which he is appointed while on duty in his old post or,
 - b) to join a new post on return from leave.

An officer shall avail himself/herself of 'Joining Time' on relief from his/her previous place of posting, at any time before the next transfer (only in the case of change in centre) or within 12 months from the date of relief, whichever is earlier. The officers who have completed more than 6 months in the present assignment and could not avail his/her 'Joining Time' after relief from previous centre, will have to avail his/her 'Joining Time' within 6 months from the date of issuance of this Circular. If the 'Joining Time' is not availed within stipulated timeline, it will be treated as lapsed and no clubbing or carry forward of such 'Joining Time' will be permitted.

2. In calculating the joining time admissible to an officer, the day on which he is relieved from his old post shall be excluded, but public holidays following the day of his relief shall not be included in computing the joining time. Provided that if joining time is granted in continuation of leave, the last day of leave shall be the day on which joining time commences.
3. Eligible for halting allowance for journey time, joining time and taking over period.
4. No joining time shall be admissible to an officer when the transfer does not involve a posting to a different place.
5. No joining time will be admissible to an officer when his posting is of temporary nature, irrespective of the fact that posting is to a place or station other than the one at which he is permanently posted.

4.3 : Transfer tracking in HRMS (CDO/P&HRD-CM/39/2014- 15, dt. 20.09.2014)

The HRMS platform has now stabilized and it is appropriate time to leverage the available technology for optimum utilization of HRMS for making the entire process of issuing transfer orders, relieving/reporting and updation of database online. The idea is to ensure that the officers are informed about the decision of their transfer and they are placed in new assignment in time. The process will be equitable to all as the transition will be time bound.

Accordingly, "Transfer Tracking System" (TTS) on HRMS platform has been rolled out from

01.07.2014 and all the transfer orders of officers should invariably be routed through TTS on HRMS platform.

TRANSFER TRACKING SYSTEM (TTS)

Circular No.: CDO/P&HRD-CM/7/2019 - 20 Date: Thu 18 Apr 2019

The new TTS utility will be made available in HRMS from (date of circular) and shall be applicable to all transfer orders in the Bank. All transfer orders viz intracircle/inter-circle for all cadres are to be issued through the revised Transfer Tracking System only, without any exception.

CHAPTER - 5 : LEAVE

Project HRMS : Leave & Attendance : No Manual application/approval of leave should be allowed and on-line attendance should be marked on daily basis in the HRMS : e-Cir/119/2016-17.

5.1 Casual Leave (CL) : A maximum of 12 days in a **financial year** (**not** more than 4 days' CL to be availed at any one time). May be suffixed, prefixed to or combined with Sundays/holidays. Inspecting Officials (including circle auditors) on mobile duty may avail CL without the ceiling of 4 days.

e-Cir/1308/2015-16, 17/1994-95 & SB/OSR

12 days in the year of **retirement** too (irrespective of the month of retirement).

35/2001-2

Incumbents ineligible for CL : Branch Managers (BMs) excluding DGMs of Main Branches and BMs of divisionalised Branches having the post of Mgr. (Accts. & Admn.); Officials including Managers of Division (MoDs) entrusted with joint custody of currency chest, control documents, valuables, securities, etc. excluding MoDs at Main Branches and MoDs not holding custody of security documents, valuables or locker keys, etc.; Head Cashiers (Cash Officers); and Supervising Officials in-charge of Sub-Offices.

197/1991-92

Unavailed C.L.

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

Unavailed casual leave carried over in case of officers **promoted** from **clerical cadre** would continue to be available to them distinct from their respective sick leave/privilege leave. This will be **in addition** to the sick leave.

Handbook

Casual Leave :- An officer will be eligible for 12 days' casual leave in the year of his retirement. Casual leave will not be restricted to one day for every month of service left in the year of retirement. (CDO/PM/16/CIR/32 Dt.06.08.2001)

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

NOTE :- Casual leave may be prefixed or suffixed to or combined with Sundays/ holidays. Public holidays and Sundays falling within the period of casual leave shall not be treated as part of casual leave. Further, through not more than four days casual leave shall be granted at a time, no limitation on the period of absence on account of casual leave, including holidays, at any one time, has been stipulated. Casual leave shall not be granted in combination with any other kind of leave.

Incumbents of certain posts (i.e. BMs. Officers including MODs, entrusted with joint custody of Currency Chest. Control documents, valuables, Securities etc/ Cash Officer) who are not eligible for CL, their entire CL shall be converted into privilege leave. However the following posts would be deemed to be eligible for casual leave a) DGMs at Main Branches b) MODs of Main Branches c) BMs of Divisionalized Branches having post of Manager (A/cs) d) MODs not holding custody/ joint custody of security documents, Currency Chests, valuables or locker keys etc.

5.2 Privilege Leave (PL) : One day for every 11 days of service on duty : maximum admissible at any one time - 4 months : may be accumulated upto not more than 270 days (for those who are ineligible for CL also) **except** where leave has been applied for and it has been refused. **Authority** empowered to sanction P.L. is the competent authority to **refuse/decline** the leave application of an officer for the purpose of P.L. beyond 270 days. PL allowed to be carried over should be availed of within 3 months of the following year. In extreme emergent situations, such carry-over may be extended up to 6 months.

108/2002-03, 35/1998-99, 7/1994-95, 12/1993-94 & SBIOSR

Privilege Leave Privilege Leave other than for the purpose of availing the Leave Fare Concession should be applied not less than 10 days before the proposed date of commencement of such leave. Privilege Leave taken on sick grounds when there is no credit in the sick leave account of the employee, will not be counted as an occasion of availing Privilege leave. Privilege Leave accruing to an employee shall be allowed to be accumulated beyond 240 days up to a maximum of 270 days. However, encashment of privilege leave shall be restricted up to a maximum of 240 days. (Cir.No.CDO/P&HRD/IR/67/2020 dt. 21/12/2020).

Privilege Leave:-To reckon 'service on duty' the following types of leave taken should be deducted (1) Privilege leave (2) Sick leave (3) Extra-ordinary leave on loss of pay (4) Special leave in respect of sportsmen. However, special leave granted to Officers' Association office bearers and duty leave granted by the Bank is not to be reckoned for the purpose. The period of casual leave taken and encashment of leave need not be deducted in computing 'service on duty'.

PRIVILEGE LEAVE:-If an Officer has more than 240 days of earned leave to his credit, while encashing the same he will at present **Get tax exemption for salary equivalent to 240 days subject to a ceiling of Rs. 3,00,000/- (three Lakh) in terms of Income Tax Act 1961 , as modified by Govt. Of India from time to time.**

There is no stipulation as to the minimum number of days for which PL can be granted. Maximum period of PL admissible to an Officer at any one time shall be 4 calendar months

Where an officer is due to proceed on leave and the leave partly falls in the current financial year and partly in the next year, the leave account may be debited as on the date on which the leave will start. Consequently, where an officer applied for leave to be availed in the next financial year, the leave account may be debited after the usual credits are posted on 1st April of year in which the leave is to be availed (CR) 52/ 87 dated 13.08.1987).

Probationary Officers/ Direct recruits in their Specialist grades are not eligible for privilege leave before completion of 11 months of service.

AUTHORITY STRUCTURE FOR CARRY OVER OF PRIVILEGE LEAVE BEYOND 270 DAYS.

(E-cir No. CDO/P&HRD-PM/100/2015-16 dated 23.08.2016).

Carryover of privilege leave beyond 270 days w.e.f. 01.06.2015 for officers declined by the sanctioning authority on administrative ground.	Upto 3 months – Respective leave sanctioning Authority Beyond 3 months upto 6 months- One grade higher in hierarchy than the leave sanctioning authority.
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5.3 Sick Leave a) An officer employee upon completion of 30 years of service, shall be eligible for further additional sick leave of 3 months at the rate of one month for each year of service in excess of 30 years, subject to a maximum of 720 days in entire service.

b) Women officer employees can avail sick leave for the sickness of their children of 8 years and below subject to production of medical certificate. **Circular No.: CDO/P&HRD-JR/67/2020 - 21 Dt: 21 Dec 2020**

5.3 (a) Special Sick Leave :

e-Cir/368/2015-16

With effect from the 01.06.2015, Special Sick Leave up to 30 days may be granted to an officer employee once during his/her entire period of service for donation of kidney/organ.

Special Sick Leave may be taken at a stretch, on one occasion only : e-Cir/1308/2015-16.

This is a new leave type. This leave can be combined with any other type of leave except Casual Leave : e-Cir/1308/2015-16.

Holidays/Sundays coming in between should be included while counting the number of days availed : e-Cir/1308/2015-16.

The number of days of special sick leave availed are reckoned for the purpose of computation of eligibility of number of days of privilege leave : e-Cir/1308/2015-16.

Sick Leave:- if the sick leave applied for in a calendar year is more than 60 days the authority lies with in hierarchy not below the rank of AGM.

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

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

sick leave on pro-rate may be granted to an officer who joins the Bank in the middle of the year, for the first year of service. In respect of the period of sick leave, an officer shall be eligible to receive one half of the full emoluments. Provided that if an officer so desires, the Bank may permit him to draw full emoluments, in respect of any portion of the sick leave granted to him, twice the amount of such period on full emoluments being debited against his/her sick leave. The Bank may require any officer desiring to resume duty on the expiry of sick leave to produce a medical certificate saying that he is fit for the duty. So long as privilege leave is due, an officer who proceeds on leave on medical ground may exercise the option of availing himself sick leave or privilege leave. In case of officers promoted from the clerical cadre, the unavailed portion of casual leave carried over in their leave account would continue to be available to them as sick leave under a separate head, distinct from the respective sick leave/ privilege leave to their credit.

5.3 (b) Special Casual Leave: (a) With effect from 01/11/2020, Special Casual Leave may be granted to an employee on occasions when the branch where the employee is working or the place where the employee is residing is affected by curfew, riots, prohibitory orders, natural calamities, floods, etc.

(b) With effect from 01/11/2020, 4 days Special Casual leave shall be granted to all physically/orthopedically handicapped employees each year. **Circular No.: CDO/P&HRD-JR/67/2020 - 21 Dt: 21 Dec 2020**

Special leave to office bearers of Officers "Association: Four office bearers of Officers 'Association will be allowed 10 days' special leave each in a year for organisational work. Pooling of this special leave to

4 office bearers will also be allowed. Leave applications for the purpose should be forward by the controlling authority to the HR Department at the LHO for sanction. Upon receipt of advices from HR Department thereafter, a suitable note indicating the period of special leave granted and the purpose, therefore should be made in the leave record of the official concerned.

Duty leave may be granted to an officer when permitted to defend other employee of the Bank in Departmental enquiries.

Officers who are sponsored for duty/ training with Civil Defence work is eligible for special duty leave. (Per CL 142/85).

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

ELIGIBILITY :-

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

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

The Officer may draw 50% salary during the leave period and the balance 50% will be paid in three equal instalments on successful completion of the study and also after resumption of duties. An Officer sanctioned study leave will have to execute a bond to serve the Bank for five years on return. The bond amounts for study leave are as under: (e-Cir No.CDO/P&HRD-CM/40/2007-08 dated 23/10/2017)

Period of Study Leave		Bond Amount
a)	Upto 1 year	Rs.7.50 lacs
b)	More than 1 year and upto 2 years	Rs.10.00 lacs
c)	More than 2 years and upto 3 years	Rs.15.00 lacs

SCHEME FOR GRANT OF STUDY LEAVE CLARIFICATIONS

Refer: Circular No.: CDO/P&HRDPM/27/2019 20 Date: Fri 12 Jul 2019.

STUDY LEAVE FOR THE OFFICERS SCHEME –B (w.e.f.-04.08.2022)

Circular No.: CDO/P&HRD-PM/30/2022 - 23 Dated 4 Aug 2022

Scheme-B:- The Executive Committee of the Central Board vide their meeting held on 26.07.2022 have approved the modifications in the existing scheme for grant of Study Leave and it has been decided to provide one more option to the officers of the Bank for grant of Study Leave. The existing scheme of grant of Study Leave will be categorized as Scheme-A. (There are no changes in the Terms and Conditions of Scheme-A.) The revised scheme shall be categorized as Scheme-B and the salient features of Scheme-B are as under: -

- a. Minimum Service: - Not less than 3 years in the Bank as an officer.
- b. Completion of mandatory assignment: - Completion of mandatory assignment is not a bar for grant of Study Leave under this scheme. However, after re-joining the Bank from Study Leave the officer has to complete mandatory assignments to become eligible for next promotion.
- c. The officer should have more than 5 year's residual service left after return from study leave.
- d. Emoluments payable: - Officers under this option will not get any salary during the Study Leave period. However, upon successful completion of the study and resuming the duty he/she may be paid the salary of Study Leave period in five equal tranches in subsequent 5 years.

All other terms and conditions/ operational guidelines in respect of execution of bond to serve the Bank for five years on return, retention of leased accommodation, counting/not counting of service for the purpose of seniority, sanction of increments etc. will equally apply to both Scheme A & **Scheme B**.

5.5. ENCASHMENT OF PL:

One month's PL can be encashed once in every 4 years at the time of availing LTC. An officer may while travelling in one sub-block of two years to his home town and in other sub-block to any place in India, may be permitted encashment of PL with a **maximum of 15 days** in each sub-block (2 years) or 30 days in one block (4 years).

However, **encashment** of Privilege Leave shall be restricted up to a maximum of **240 days**.

An officer desiring to avail of privilege leave shall ordinarily give not less than 15 days notice of his intention to avail of such leave. **e-Cir/368/2015-16.**

Where **both husband and wife** are employed in our Bank, the spouse may encash leave when one of them avails LTC, provided he/she also undertakes the LTC journey. **12/1994-95**

One day's PL may be encashed once every calendar year for donation to the **Prime Minister's National Relief Fund**, subject to the officer giving a letter to the Bank to that effect and authorising the Bank to remit the amount to the Fund.

SBIOSR

In case of **retirement/death**, the officer/legal representative(s) shall be paid an amount equivalent to the emoluments of any period, **not exceeding 240 days**, of PL that the officer had accumulated at the time of his retirement/death.

e-Cir/368/2015-16, 20/2001-02

Where an officer **resigns** (on or after 01-04-2001) after giving **due notice**, he can encash **half** of PL to his credit on the date of cessation of service, subject to a maximum of **120 days** (CDO/PM/Cir/18 dated 09.06.2001).

119/2005-06, 20/2001-2

As per the clarification provided by the Corporate Centre, these instructions are **not** applicable in case of **voluntary retirement** (i.e., not applicable in case of retirement after **20 years of pensionable service**).

Ceiling on **Income-Tax exemption vis-a-vis** PL encashment on retirement - Rs.3,00,000/-. **13/1999-2000**

Emoluments : earlier, Encashment of PL while availing LTC: All the emoluments, i.e., BP, DA, HRA and all other regular allowances **except** special balancing allowance : payable for the month during which the availing of LTC commences were admissible.

Special Balancing Allowance (SBA) now ranks for payment of leave encashment. Further, as this allowance was a part of salary revision, the facility is effective from **01.11.2007** : e-Cir/1232/2012-13.

Encashment of PL at the time of retirement : All the emoluments drawn by the officer on the last day of retirement are taken into account. **38/1998-99**

In the case of officers, who have been provided with residential accommodation by the Bank, notional HRA admissible at their place of work, and in the case of officers, who are staying in their own houses and drawing HRA on capital cost basis, the actual HRA should be taken into account for the purpose of emoluments. **02/1999-2000**

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

Circular No.: CDO/P&HRD-IR/67/2020 - 21 Dt: 21 Dec 2020.

5.6 EXTRA-ORDINARY LEAVE (EOL) ON LOSS OF PAY: CirNo.DO/HR/51 dt. 13/08/2008

An officer shall be eligible for extraordinary leave on loss of pay for not more than 360 days during the entire period of service. Such leave may not be availed of except for sufficient reasons for more than 90 days at a time. Provided that in very special circumstances, the competent authority may grant EOL on loss of pay upto a total period of 720 days. EOL on loss of pay may be granted to an official when no privilege leave is due to him and when having regard to his length of service, sick leave is not considered justified by the authority empowered to grant leave. Normally EOL may be sanctioned in the following circumstances:

- Officer's own sickness;
- Sickness of officer's wife or children;
- For appearing in examinations;
- For prosecuting higher studies, in case of those who are not eligible for study leave;
- Any other reason beyond the control of the officer.

Period	Competent Authority
180 days cumulative uptoMMGS III	Working in branches: Respective Regional Manager Working in CPCs/Admin Offices: DGM (B&O)
360 days cumulative	GM concerned
720 days cumulative	CGM
Beyond 720 days	Group Executive/Dy.M.D.& CDO,CO, Mumbai, may condone absence.

The proposal for condonation of absence beyond 720 days (EOL) in respect of deceased cases, in order to regularise the absence should not be put up for consideration to Central Office. In such cases the absence of the officer should be noted as such in his service sheet and the terminal benefits settled after recovering dues and liabilities in the usual manner.

EOL may be granted in combination with or in continuation of any kind of leave. Such leave will not count for pension, increment, etc. Seniority of the officer will also be affected. Competent Authority may approve restoration of seniority and to count the period of Extra - ordinary leave for the purpose of increment. It will, however, not reckon for pension.

Restoration of seniority: Up to 180 days – CGM; Beyond 180 days - Dy. M.D. & CDO, CC, Mumbai.

5.6 (a) Extraordinary Leave: In partial modification of Clause 7.34 of Agreement dated 31st March 1967 and Clause 36 of Settlement dated 25th May, 2015, in exceptional circumstances, Extraordinary Leave may be sanctioned (without wages) not exceeding 3 months on any one occasion (up to 4 months in extreme medical circumstances) and upto a maximum of 24 months during the entire period of an employees' service. **Circular No.: CDO/P&HRD-IR/67/2020 - 21 Dt: 21 Dec 2020****Note: -**

Note:The employees will not be losing any seniority on account of availing extraordinary leave on Medical grounds.

EOL TO JOIN SPOUSE POSTED ABROAD

EOL to officers to join their spouses posted abroad may be extended to officers whose spouses are working in other public sector banks, RBI and GOI departments only and they may also be sanctioned extra ordinary leave on loss of pay for a maximum period of two years subject to the undernoted stipulations:

- The period of such leave will not be counted for the purpose of service, pension, seniority etc.
- The officer should have rendered minimum 5 years of confirmed service as on the date of application.
- The officer should have minimum 5 years of residual service as on the date of application.
- The officer will not be eligible for bank's flat/leased accommodation during the period of extra ordinary leave.
- The officer will not be eligible for reimbursement of medical aid, annual furniture maintenance and monthly reimbursement of news paper, conveyance expenses, cleansing material and servant allowance etc. during the period of leave.
- While considering such requests for sanction of EOL on loss of pay, it should be made clear to the concerned officer that they will have to come back to India, invariably after expiry of sanctioned extra ordinary leave.
- No request for resignation/voluntary retirement will be considered by the Bank until the officer rejoins his/her duty after the expiry of the sanctioned extra ordinary leave on loss of pay.
- However, in cases where the spouse is working in private sector banks and private companies etc. the officer will not be eligible for this facility.
- The authority structure for sanction of such extra ordinary leave on loss of pay will be the same as for sanction of EOL on loss of pay in terms of SBIOSR Rule 37 in Circular No. CDO/PM/CIR/73 dt. 14.02.1997 and CDO/IR/SPL/92 dt. 27.05.2008, (CDO/P&HRD-PM/14/2011-12 dt. 26.04.2011)

5.7 MATERNITY LEAVE:

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

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

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

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

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

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

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

- (d) Leave may also be granted once during service to a childless female employee for legally adopting a child who is below one year of age, for a maximum period of nine months, subject to the following terms and conditions: -

(i) Leave will be granted for adoption of only one child.

(ii) The adoption of a child should be through a proper legal process and the employee should produce the adoption-deed to the Bank for sanctioning such leave.

- (iii) The permanent part-time employees are also eligible for grant of leave for adoption of a child.
- (iv) The leave shall also be available to biological mother in cases where the child is born through surrogacy.
- (v) The leave shall be availed within overall entitlement of 12 months during the entire period of service.
- (e) Within the overall period of 12 months, leave may also be granted in case of hospitalisation on account of the following gynaecological ailments/ treatments upto a maximum of 30 days:
 - i. AUB (Abnormal Uterine Bleeding)
 - ii. Ovarian Tumour
 - iii. Tubectomy/Tubectomy reversal
 - iv. Post-Partum Depression (PPD)
 - v. Post-Partum Haemorrhage (PPH)
 - vi. Acute Pelvic Inflammatory Disease (Acute PID)
 - vii. Dysfunction Uterine Bleeding; Dysfunction (DUB)

5.7(a) FEMALE OFFICERS – MATERNITY LEAVE – EOL *CDO/P&HRD-PM/84/2010-11 dt. 08.03.2011)*

- It has been decided that Extra Ordinary Leave on loss of pay in continuation to Maternity Leave may be granted to female officers under the following circumstances:
- Extraordinary leave on loss of pay may be granted to a female officer when no privilege leave is due to her and when, having regard to her length of service, sick leave is not considered justified by the authority empowered to grant leave. All cases for sanction of extraordinary leave should be critically screened by the controlling authorities before making recommendation to the competent authority.
- Such leave may be sanctioned when applied for in continuation with the Maternity Leave and the reasons for such leave could be for post natal care/rearing of newly born child etc. or on health grounds of the female officer.
- Such leave (i.e. Extraordinary Leave on loss of pay) may not be granted for more than 360 days during the entire period of service. However, such leave may not be availed of for more than 180 days at a time. Subject to any other rule, such leave may be granted in combination with or in continuation of any kind of leave and the competent authority may commute retrospectively periods of absence without leave into extraordinary leave.
- Such leave will not count for pension, increment, etc and the seniority of the officer will be affected to the extent of such leave granted to her.
- Since any period of extraordinary leave on loss of pay will have the effect of postponing the date of increment/ seniority of the official concerned, as and when the extraordinary leave on loss of pay is granted to/availed of by the members of the supervising staff, a letter to this effect must be placed in the respective service file to enable the concerned controlling authority to take proper care thereof while releasing next annual increments.
- The authority to grant such leave should be of the rank of General Manager.
- Other instructions in this regard shall remain the same.

5.7 (b) Paternity Leave With effect from the 1st June 2015, male employees with upto two surviving children are eligible for 15 days Paternity Leave during their wife's confinement. This leave may be combined with any other kind of leave except Casual Leave. The leave may be availed upto 15 days before or upto 6 months from the date of delivery of the child. Note: Paternity Leave as above shall be allowed to employees

with upto two surviving children for legally adopting a child who is below one year of age.

5.7 (c) MATERNITY LEAVE: Issues/Existing Instructions Clarifications:

(Cir No. : CDO/P&HRD -PM/ 11/ 2017-18 dt. 5/5/2017)

Maternity Leave during Probation Period for Probationary Officers/ Trainee Officers Probationary Officers/ Trainee Officers are entitled to maternity leave during the probation period. However, in the event of sanctioning maternity leave, as the training schedule will be affected and the POs/ TOs will not be able to complete successfully the institutional training as well as on the job training in the Bank, probation period of the officer may be extended by the competent authority for the period of maternity leave, as per the extant provisions vide Rule. 16(2) of SBIOSR. Such extension of probation period will be for

completion of institutional training as well as on the job training in the Bank and it will have no effect on the period for counting eligible service for seniority/ next promotion. Due to extension of probation period and availing of maternity leave, it may not be possible for the officer to appear in the common confirmation test. In that event, the officer may be considered separately for the common confirmation test. The officer will be confirmed only after successful completion of extended probation period and on clearing the confirmation test as stipulated by the Bank. In the event of officer being successful, confirmation may be considered on par with the respective batch of the officer.

However, any extraordinary leave/ absence in combination with the Maternity Leave shall not be covered by the above rules and will be dealt with as per leave rules contained in SBIOSR.

5.7 (d) MATERNITY LEAVE TO A CHILDLESS FEMALE OFFICER/EMPLOYEE FOR LEGALLY ADOPTING A CHILD : CLARIFICATIONS. Circular No.: CDO/P&HRDPM/38/2019 20 Date: Sat 21 Sep 2019.

Maternity Leave may be granted once during service to a childless female officer for legally adopting a child who is below one year of age for a maximum period of six months. The adoption of a child should be through a proper legal process and the employee should produce the adoption-deed to the Bank for sanctioning such leave. Pursuant to enactment of the Juvenile Justice (Care and Protection of Children) Act, 2015 and the Regulations thereunder, the child may be taken in preadoption foster care by the prospective adoptive parents after signing the pre-adoption foster care undertaking with the Specialized Adoption Agencies. The certified copy of the adoption order from the court are obtained by the Specialized Adoption Agency and the prospective adoptive parents subsequently. Accordingly, it has been decided that in such cases as above, in the absence of production of adoption deed, Maternity Leave to a childless female officer/ employee for legally adopting a child may be sanctioned in terms of extant instructions, subject to the following: Production of Pre-Adoption Foster Care Undertaking affidavit with the Specialized Adoption Agency, as per specified format of the Adoption Regulations. Undertaking from the Officer that she will produce certified copy of the adoption order from the court immediately on receipt of the same. In case the order of the court/ adoption deed is not submitted before resuming the duty, the leave will not qualify for Maternity Leave, the sanction will be cancelled and sanction for Privilege Leave/ other leave will require to be obtained for such period of absence. The leave may be granted to an employee even where the date of delivery of the child was prior to 01.06.2015, provided, however, that the leave is availed within 6 months from the date of delivery.

5.8 HOLIDAYS: (CDO/P&HRD-IR/24/2015-16, dt.26.06.2015)

e-Cir/368/2015-16

In terms of understanding dated 23rd February 2015, reached between IBA and Officers' Associations every Second and Fourth Saturday of the month will be a holiday and other Saturdays will be full working days.

5.9 REVIEW/REVISION OF 'VACATION POLICY' FOR FY. 2024-25

(Review of sensitive position/post for

Circular No.: CDO/P&HRD-PM/64/2024- 25 Dated 27 Jan.25

FY2024-25 Circulated vide e-Cir. 40/2024-

The salient features of Vacation Policy are placed here under:-

25 dt. 17.09.2024)

A. COVERAGE:

a. The Officials holding the positions / posts termed as 'Sensitive' from vigilance point of view are

invariably to be covered under the "Vacation Policy" without any exception. The list of 'Sensitive' Positions / Posts is placed in above cir. As per "**Annexure- A**" .

- b. The guideline for identification of sensitive position/post is placed in above circular as Annexure-B

B. COMPLIANCE:

- a. Employees manning the identified 'Sensitive' positions under the Vacation Policy are required to be away from their regular work / office for ten continuous (not less than 10 working days) in a single spell every year, without any prior intimation to these employees working days during a financial year to maintain an **element of surprise**. While on mandatory leave employees will not have access to any physical or virtual resources related to their work responsibilities, except for designation based corporate emails. CBS/ System Access will be deactivated and ADS shall be disabled during such period. All the employees covered under the policy have to strictly comply with the Vacation Policy. No exemptions are permitted under the policy and Branch Heads/ Departmental Heads have to ensure compliance with the Vacation Policy and their Controllers have to monitor the progress regularly.
- b. Controllers to ensure that the employee, while on mandatory leave, do not have access to any physical or virtual resources related to their work responsibilities, with the exception of designation-based email.
- c. In respect of all 'Sensitive' positions/ posts, the respective reporting authority shall plan for 'mandatory leaves' without prior intimation to the employee and shall advise the identified staff member to proceed on mandatory leave for ten working days as per the applicable notice period.
- d. The notice period to maintain an element of surprise shall be based on risk perception, operational exigencies, deployment of suitable relief arrangements, handing and taking over as also business risk involved. The notice period for different positions in the verticals to maintain element of surprise shall be as per undernoted matrix:-

Category	Position	Number of days for notice period
A	Positions identified in Global Markets and GITC	1
B	Positions identified other than Category A & C.	3
C	a) positions identified in Single Man Branches b) All positions in Branches with incumbency of Scale I/ II	5

- e. The employee posted on the identified 'Sensitive' position shall deemed to be in compliance of the "Vacation Policy", if he/ she has not worked in the sensitive position for the entire financial year on account of transfer, job rotation, separation (superannuation/ resignation/ VRS/ death/ voluntary vacation), incapacitation, EOL or sabbatical leave or education leave or medical leave for more than 30 continuous days, suspension, role change due to conversion etc. In cases where an official did not continue in the same position during the entire financial year, another employee replacing him during the financial year shall be covered/ eligible for compliance in next financial year, if the respective position is retained as sensitive after review in subsequent financial year and the same employee continues on the position for the entire financial year. Absence on account of deputation and training of an employee for 10 continuous days during the financial year shall not be considered as deemed compliant being devoid of 'element of surprise'.
- f. The reporting authority shall plan for 'mandatory leave' for the employees working in 'Sensitive' position in his/ her supervision. While planning the leaves Privilege leave (PL) to be chosen as default, however, in the absence of sufficient PL in Leave account of the employee other leaves i.e., firstly, Unavailed casual leave (UCL) is to be used for the compliance of the "Vacation Policy". In case of no

balance of PL and UCL, as a special case 'sick leave' (without medical certificate) strictly only for the compliance of 'Vacation Policy' may be utilised. The intervening Holidays/ Sundays/ 2nd or 4th Saturdays, up to a maximum of 2 days, shall not be debited from the Privilege Leave account of the employee. This exemption will not be applicable in case of any other leave such as UCL or Sick Leave.

- g. In order to provide system driven planning, execution and monitoring of the revised instructions of Vacation Policy, a new functionality "Vacation Module" has been developed by HRMS. This functionality has been rolled out for controllers with effect from 1st February 2023.

The reporting authority shall plan for 'mandatory leave' for the employees working in 'Sensitive' position in his/ her supervision. While planning the leaves Privilege leave (PL) to be chosen as default, however, in the absence of sufficient PL in Leave account of the employee other leaves i.e. firstly, Unavailed casual leave (UCL) and thereafter Casual leave (CL) are to be used for the compliance of the "Vacation Policy". In case of no balance of PL, UCL or CL, as a special case 'sick leave' (without medical certificate) strictly **only** for the compliance of 'Vacation Policy' may be utilised. The intervening Holidays/ Sundays/ 2nd or 4th Saturdays, up to a maximum of 2 days, shall not be debited from the Privilege Leave account of the employee. This exemption will not be applicable in case of any other leave such as UCL, CL or Sick Leave.

C. GENERAL PRINCIPLES:

- The Timeline, Standard Operating Procedures and related guidelines for compliance of the 'Vacation Policy' by all the operating functionaries has been placed as per above cir.in "**Annexure-C**".
- The proposed "Vacation Policy" shall be applicable to the officials posted at our domestic branches/offices whereas, the officials posted at our foreign offices shall be governed by the "Vacation Policy" mandated by Local Regulators. The compliance in respect mandatory leaves under "Vacation Policy" mandated by Local Regulators shall be reviewed by RMC-IBG on quarterly basis.
- The above provisions shall be applicable for the FY 2023-24.

5.10 SANCTION OF SPECIAL LEAVE TO SPORTS PERSONS (CDO/P&HRD-PM/39/2013-14 dt. 25.10.2013)

In terms of extant provisions, the sportspersons, representing the state /country in National / International tournaments, are entitled for sanction of special leave. Further, non-active players/sportspersons, officiating as Coaches / Referees / Umpires / Selectors, in the Junior National / National / International level tournaments / matches are also entitled to special leave.

In this connection, there were issues as to whether special leave can be sanctioned for participating as a member of the Technical committee at the National / International level. The issue has since been examined in terms of the provisions contained in the 'Sports Control Board (SCB) Compendium of Instructions' which primarily governs the sanction of special leave to sportsperson employees of our Bank. As per the extant provisions contained vide chapter – 8, Para 4 (iii) of the 'Sports Control Board Compendium of Instructions' and duly modified thereof in the SCB meetings held on 26.08.2010 and 09.10.2012 and communicated to the Circles vide letter no. CDO / PM / BM / 17 / SPL / 734 dated 16.09.2010 and CDO / PM / BM / 17 / SPL / 1290 dated 22.10.2012, the nonactive players / sportspersons who officiate as Coaches / Referees / Umpires / Selectors only in the Junior National / National / International level tournaments / matches are entitled to special leave as available to sportspersons.

Accordingly, the employees who officiate as Coaches / Referees / Umpires / Selectors only in the Junior National / National / International level tournaments / matches are entitled to special leave as available to sportspersons. As such, the sportsmen employees nominated to the technical committee at National / International level are not eligible for sanction of special leave for the said purpose.

MODIFICATION: (CDO/P&HRD-PM/75/2014-15, dt.31.01.2015)

It has been decided to extend the facility of special leave to the non-active sportspersons officiating as Manager of Team' and 'Judge' at sporting events/tournaments held at the State/National/International level only, as is presently available to other non-active sportspersons officiating as Coaches/Umpires/Referees/Selectors. This revised guidelines shall be effective from the prospective date.

5.11 BEREAVEMENT LEAVE:

The Bank has recently introduced special leave in the form of Bereavement Leave : e-Cir/1135/2017-18.

The Bereavement Leave is extended on the demise of a family member of the employee. For the purpose of the Bereavement Leave, the expression '**family**' of an employee is limited to following members, irrespective of being dependent or not :

- i) Spouse of the employee
- ii) Children of the employee
- iii) Parents of the employee, and
- iv) Parents-in-law of the employee.

This leave is for a maximum period of '**Seven Days**' at each instance. Intervening holidays form part of the Bereavement Leave.

The entire period of Bereavement Leave is to be completed at a **Single Instance** within a maximum period of **Fifteen Days** from the date of demise of family member.

Competent Authority to sanction Bereavement Leave is the same as that of granting Privilege Leave.

5.12 SANCTION OF SPECIAL LEAVE : FOR PARTICIPATION IN PRIZE GIVING/AWARD FUNCTION :

For Participation in Prize Giving /Award Functions : Special leave may be granted to our staff members participating in cultural activities at the National/Regional level. The outstanding performers in the field of classical music, classical dance, stage acting, painting and literature may be granted special leave. The Chief General Manager (HR) at the Corporate Centre is the competent authority to sanction such leave : e-Cir/1207/2014-15.

The Bank has recently decided that such leave may be granted to employees for their participation in prize giving/award ceremony when they are invited by the institutes recognized by the Bank for their excelling in the courses recognized by the Bank for e-learning. In such cases, the special leave may be granted to the Bank employees on the same terms and conditions as applicable in case of participation in cultural activities detailed in e-Cir/1207/2014-15. The Chief General Manager (HR) at the Corporate Centre is the authority to sanction such special leave.

5.12 (a) STAFF: MISCELLANEOUS: GUIDELINES REGARDING OPENING AND MAINTAINING BANK ACCOUNTS BY EMPLOYEES

TREATMENT OF MANDATORY LEAVE UNDER VACATION POLICY AS "SPECIAL LEAVE" FOR EMPLOYEES / OFFICERS POSTED IN SENSITIVE POSITIONS / AREAS OF OPERATION

Please refer to Circular No. CDO/P&HRD-PM/64/2024-25 dated 27.01.2025 on Review / Revision of 'Vacation Policy' for FY. 2024-25.

2. In this connection, the Executive Committee of Central Board has accorded approval to treat the Mandatory Leave period under vacation policy of the Bank as "Special Leave" having no impact on usual leave entitlement of the employees / officers posted in 'sensitive positions or areas of operation' subject to following terms and conditions:

- (1) Mandatory Leave under Vacation Policy will be treated as "Special Leave" over and above the various

types of leave available to the employees / officers as per the respective service conditions. Such period shall not be deducted from employee's available balance of Privilege Leave, or any other leave.

- (ii) Special Leave shall only be available to the employees / officers who will be sent on mandatory leave under the Vacation Policy maintaining element of surprise as per the policy.
- (iii) The treatment of Mandatory Leave period under Vacation Policy as "Special Leave for the employees / officers posted in 'sensitive positions or areas of operation' will be applicable from financial year 2025-26 i.e. from 01.04.2025.
- (iv) The 'Special Leave under Vacation Policy' for the employees / officers posted in sensitive positions will be through HRMS only. Operational guidelines in this regard will be issued separately.
- (v) All other existing instructions regarding Vacation Policy / Leave Rules shall remain unchanged.

5.13 COMPENSATORY OFF (CO) :

An Officer called upon to work on a Sunday/holiday, shall be granted CO during the month following the Sunday/holiday on which he/she was required to work. CO is to be availed of, as far as possible, by the Officers who are **eligible for CL**.

As it is not possible to grant CO to Officers, who are **ineligible for CL**, for performance of any routine duty on a Sunday/holiday in connection with the inspection of Sub-Offices and/or godowns at the outstations, attending despatch of remittance, etc., leave in lieu of CO shall be added to his/her PL, subject to the maximum permissible limit. Each case of work on a Sunday/holiday should be referred to the **Controlling Authority** for sanction to add to **PL**.

In **unavoidable** circumstances, credit of CO to PL a/c within the maximum permissible limit may be permitted to an Official who is eligible for CL but is not allowed to avail of CO due to **exigencies** of work/service with the approval of an Officer in hierarchy immediately above the leave sanctioning authority but **not below** the rank of **DGM** (for DGMs and above, approval of the next higher authority).

CO shall be given to Officers who are attending **seminars**, discussions, etc. on a Sunday/holiday and to Faculty Members/Instructors who are required to conduct short duration courses/programmes at the College/SBLCs during intervening Sunday/holidays. Officers who are required to work on intervening Sundays/holidays while on **deputation**, shall be granted CO or credit to PL a/c in addition to Halting Allowance for which they are eligible.

Officers working in C&I Project Dept. at Corporate Centre/C&C Dept. at LHO and **Project Officers** at ZO's/Regions are permitted, as a special case, to avail CO during the following 3 months. In case such an Official cannot avail of CO even during the stipulated period of 3 months, it may be credited to his PL a/c with the **approval** of the appropriate authority within the maximum permissible limit, i.e., 240 days, provided he is satisfied that the Official could not avail of the CO due to exigencies of service during the stipulated period.

33/2000-2001 & 39/1999-2000.

5.14 THE RIGHTS OF PERSONS WITH DISABILITIES ACT, 2016 :

SPECIAL DISPENSATION IN THE FORM OF 4 DAYS SPECIAL CASUAL LEAVE TO EMPLOYEES WITH DISABILITIES :

e-Circular No.: CDO/P&HRD-PM/63/2018 - 19 dt. 14 Dec 2018

In terms of Government of India guidelines, a provision of Special Casual Leave for 4 days in a year is to be granted for the employees with disabilities for specific requirements relating to disabilities of such employees.

2. The Executive Committee of the Central Board of the Bank in its meeting held on 05th December, 2018 has accorded approval for extending the facility of 4 days Special Casual Leave to the employees with benchmark disability in line with Government of India instructions.

- *The employee retiring during the year will also be eligible for the 4 days special leave.*
- *The leave, if not taken within the financial year will lapse.*
- *The provision will be effective from the date of approval. (05.12.2018)*
- *The leave shall not be granted in combination with any other kind of leave.*

5.14 (a) EQUAL OPPORTUNITY POLICY FOR PERSONS WITH DISABILITIES 2024

e-Circular No. : CDO/P&HRD-RC/57/2024-25 Date: 1 Jan 2025

In terms of Regulations framed by the Government of India through "The Rights of Persons with Disabilities Act, 2016 (RPwD Act, 2016)", our Bank has formulated and introduced the "Equal Opportunity Policy for Persons with Disabilities, 2018" which was reviewed and updated in 2021.

2. With the approval of the Central Board, the policy has been reviewed and updated with the subsequent amendments introduced by the Government of India in RPwD Act, 2016. Accordingly, the "Equal Opportunity Policy for Persons with Disabilities 2024" has been prepared and is annexed to the said circular as Annexure.

(Note : The policy document has also been uploaded in SBI Times>> Manuals/Master Circular/Policies/SOP >> Human Resources)

5.15 SABBATICAL LEAVE TO WOMEN OFFICERS & EMPLOYEES OF THE BANK

The Executive Committee of the Central Board has approved introduction of the provisions for sanction of sabbatical leave to the women employees in our Bank on the following terms : e-Cir/1027/2013-14 :

- Women employees shall be eligible for sabbatical leave up to 2 years during their entire career for reasons such as medical ground, care of family members or children, higher studies, visit to spouse.
- The employee applying for leave should have put in a **minimum of 5 years of service**. The authority structure for sanction of such leave will be as detailed in Annexure - I. Sabbatical leave before completion of 5 years of service may be sanctioned only in exceptional circumstances by the competent authority as indicated in Annexure - I.
- The sabbatical leave shall be taken for **at least 3 months** at a time and the leave shall not be taken **more than once** in a year.
- The sabbatical leave shall be **without pay**, salary, allowances, perquisites and any other consequential monetary and non-monetary benefits. **No increment** shall be earned during the sabbatical leave and the employee will rejoin at the same stage of pay as was existing at the time of her availing the sabbatical leave. The period of leave will **not** be counted for the **service** eligibility. According by, it will be on loss of seniority and will not be counted for **pension, promotion** and other **benefits**. Her place of **posting** may change at the time of re-joining.
- The women employees on sabbatical leave may be considered for **promotion**, provided they fulfill the eligibility criteria for the next promotion.
- The sabbatical leave period shall **not** be counted as **pensionable service** and for payment of gratuity / pension. For employees, who are covered under State Bank of India Employees Defined Contribution Pension Scheme (**SBIEDCPS**), it will be the **responsibility** of the employee to contribute the minimum employee contribution for continuation of the PRAN. No contribution will be made by the Bank during the period of sabbatical leave.
- The woman employee shall **not** take up any **employment** / vocation / business / profession elsewhere during the period of sabbatical leave.
- The Bank shall have the **right** to **cancel** the sabbatical leave granted to a woman employee without assigning any reason and the said employee will have to rejoin the Bank immediately once the leave is cancelled.
- The sanctioning authority while considering the sabbatical leave of the employee concerned may take into account the administrative and other **exigencies** before sanctioning the same.
- The employee concerned will continue to pay **instalments** falling due during the period of sabbatical leave for any **loan / advances** granted to her by the Bank, from own sources.

- xi) The employee concerned will have to arrange for payment of **income-tax**, etc. falling due during the period of sabbatical leave.
- xii) **Facilities** : The facilities of Bank's quarters/leased accommodation and medical reimbursement may be extended to the employees during sabbatical leave on the terms and conditions detailed in e-Cir/1436/2014-15.
Recent modifications regarding Entertainment Expenses : Detailed in the respective Chapter.
- xiii) **Clarifications** : detailed in e-Cir/1087/2015-16.

5.15(a) GRANT OF SABBATICAL LEAVE TO SINGLE MEN OFFICERS/EMPLOYEES (WITH CHILDREN AND / OR AGED PARENTS) OF THE BANK

The Executive Committee of the Central Board in its meeting dated the 20th February, 2014 after due deliberation has approved extension of the provisions for sanction of sabbatical leave to the single men officers (with children and / or aged parents) employees in our Bank on the following terms : e-Cir/1312/2013-14 :

- "Single men" will mean male employees in the Bank who are un-married, widower or divorced.
- A Single man employee of the Bank shall be eligible for sabbatical leave up to 2 years during their entire career.
- The Single man employee applying for leave should have put in a **minimum of 5 years of service**. The authority structure for sanction of such leave will be as detailed in Annexure - I. Sabbatical leave before completion of 5 years of service may be sanctioned only in exceptional circumstances by the competent authority as indicated in Annexure - I .
- Provision for sanction of Sabbatical Leave will be available to the Single man employee of the Bank for taking care of children and-or aged parents.
- The sabbatical leave shall be taken for **at least 3 months** at a time and the leave shall not be taken **more than once** in a year.
- The sabbatical leave shall be **without pay**, salary, allowances, perquisites and any other consequential monetary and non-monetary benefits. **No increment** shall be earned during the sabbatical leave and the Single man employee will rejoin at the same stage of pay as was existing at the time of his availing the sabbatical leave. The period of leave will not be counted for the **service** eligibility. According by, it will be on loss of seniority and will not be counted for **pension, promotion** and other **benefits**. His place of **posting**, however, may change at the time of re-joining.
- The employee on sabbatical leave may be considered for **promotion**, provided he fulfills the eligibility criteria for the next promotion.
- The sabbatical leave period shall **not** be counted as **pensionable service** and for payment of gratuity / pension. For Single men employees, who are covered under State Bank of India Employees Defined Contribution Pension Scheme (**SBIEDCPS**), it will be the **responsibility** of the employees to contribute the minimum employee contribution for continuation of the PRAN. No contribution will be made by the Bank during the period of sabbatical leave.
- The employee shall **not** take up any **employment** / vocation / business / profession elsewhere during the period of sabbatical leave.
- The Bank shall have the **right** to **cancel** the sabbatical leave granted to such Single man employee without assigning any reason and the said employee will have to rejoin the Bank immediately once the leave is cancelled.
- The sanctioning authority while considering the sabbatical leave of the Single man employee concerned may take into account the administrative and other **exigencies** before sanctioning the same.
- The employee concerned will continue to pay **instalments** falling due during the period of sabbatical leave for any **loan / advances** granted to him by the Bank, from own sources.
- The employee concerned will have to arrange for payment of **income-tax**, etc. falling due during the period of sabbatical leave.

- **Facilities** : The facilities of Bank's quarters/leased accommodation and medical reimbursement may be extended to the employees during sabbatical leave on the terms and conditions detailed in e-Cir/1436/2014-15.

Recent modifications regarding Entertainment Expenses : Detailed in the respective Chapter.

- **Clarifications** : detailed in e-Cir/1087/2015-16.
- **Recent Clarifications** : e-Cir/791/2016-17 :
 - i) In case of Officers, only confirmed officers in the Bank are eligible for the facility of Sabbatical Leave.
 - ii) In case of Trainee Officers, period of service in Clerical Cadre may be treated as service period for the purpose of eligibility of minimum of 5 years of service for Sabbatical Leave. However, they are eligible for Sabbatical Leave only after their Confirmation.
 - iii) There is no restriction on acceptance of employee request for cancellation of sabbatical leave sanctioned by the Bank even before expiry of the sanctioned leave duration/minimum period of three months.
Sabbatical Leave once sanctioned, though can be cancelled, cannot be allowed to be converted into any other kind of leave, thereby requiring restoration of financial, seniority and promotional benefits.

5.15(b) SABBATICAL LEAVE TO DIFFERENTLY ABLED EMPLOYEES & EMPLOYEES WHO HAVE DIFFERENTLY ABLED DEPENDENTS :

The Bank recently approved extension of the provisions for sanction of sabbatical leave to the differently abled employees and those having differently abled dependents viz. children and/or spouse in our Bank on the terms detailed in e-Cir/426/2015-16.

Considering the fact that the autism spectrum disorder child/person requires constant care-giver support, the GOI has advised that 'Autism' may be included in the term 'Disabled' as defined in e-Cir/426/2015-16.

Transfer/Posting : Detailed in a separate Chapter.

5.16: FOR EXERCISING FRANCHISE DURING GENERAL/BYE-ELECTIONS TO LOKSABHA/ STATE ASSEMBLIES:

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

Members of staff are requisitioned for election duty by the Government under the Representative of Peoples' Act. Therefore, during the period of Election Duty, the Bank's service rules do not apply and as such the Bank is not authorised to give any advance or pay halting allowance, overtime for such duty. (Cir No. DO/P&HRD/03/2004-2005 dated 19/04/2004).

5.17: SPECIAL LEAVE TO OFFICE-BEARERS OF OFFICERS' ASSOCIATION :

CO Letter ADM : 16805 - dated 24.07.68

Four office bearers of Officers' Association will be allowed 10 days' special leave each in a year for organisational work. Pooling of this special leave to 4 office bearers will also be allowed. Leave applications for the purpose should be forward by the controlling authority to the HR Department at the LHO for sanction. Upon receipt of advices from HR Department thereafter, a suitable note indicating the period of special leave granted and the purpose therefore should be made in the leave record of the official concerned.

5.18 Following Modifications /Partial modifications have been made in “Leave Rules” vide 9th joint note dated 08-03-2024

1. A provision will be put in place to record the reason for refusal or postponement of leave by the leave sanctioning authority.
2. **Sick Leave**
 - a. A single male parent can avail sick leave for the sickness of his child of 8 years and below subject to production of medical certificate.
 - b. Employees can avail sick leave for the sickness of their Special Child of 15 years and below for a maximum period of 10 days in a calendar year subject to production of medical certificate.
 - c. Women employees shall be allowed to take one day Sick Leave per -month without production of medical certificate.
 - d. In case of employees of the age of 58 years and above, sick leave may be granted towards hospitalization of the spouse at a centre other than the place of work and for a maximum period of 30 days in a calendar year.
 - e. An employee shall be granted sick leave at the rate of one month for each year of service subject to a maximum of 720 days during the entire service.
3. **Maternity Leave**
 - a. In case of delivery of more than two children in one single delivery, Maternity Leave shall be granted up to 12 months.
 - b. Maternity Leave shall be granted once to a female employee for a maximum period of 9 months, for legally adopting a child who is below one year of age.
 - c. Maternity Leave may be granted for In vitro fertility (IVF) treatment subject to production of medical certificate, within the overall limit of 12 months.
 - d. Special maternity leave upto 60 days shall be granted in case of still born or death of the infant within 28 days of birth.
4. **Privilege Leave:**
 - a. For calculating privilege leave, all types of leave availed except casual leave and mandatory leave will be excluded.
 - b. Accumulated privilege leave may be encashed up to 255 days at the time of retirement/upon death of an employee while in service.
5. **Casual Leave**

A total of two days of Casual leave may be availed for half a day on 4 occasions in a year out of which 2 occasions would be in the morning and 2 occasions in the afternoon.

Note:

 - a. Casual Leave under this category can be availed after applying 24 hours in advance.
 - b. At the time of carrying over the balance in Casual Leave to Unavailed Casual Leave account, the fraction in the balance if any, shall be ignored.
6. **Special Leave for Principal Office bearers of the Association and Defence Representative**
 - a. Principal Office bearers of All India Officers' Unions/Associations shall be granted Special leave upto 25 days in a calendar year.
 - b. Officers who are Defence Representatives in departmental enquiry proceedings may be granted one day special leave for the purpose of preparing the defence submissions of an officer. Such special leave shall be granted for a maximum of 10 occasions in a year.

CHAPTER - 6 : LEAVE TRAVEL CONCESSION/HTC : NEW SCHEME

6.1 Leave Travel Concession (LTC)

e-Cir/1068/2018-19 dt. 02/11/2018, e-Cir/368/2015-16, 39/2005-06, 84/2005-06, 92/2005-06, w.e.f.01.06.2015 & 1/2023-24 dt. 01.04.2023, e-Cir/P&HRD-PM/1/2025-26 Dt. 01.04.2025

1. During each block of 4 years, an officer shall be eligible for leave travel concession for travel to his place of domicile once in each block of two years. Alternatively, he may travel in one block of two years to his place of domicile and in another block of two years to any place in India by the shortest route. The connecting terminus (railway station/air port) should be the nearest centre to the place of posting. Prior approval of concerned authority is required for travelling in own vehicle.

LTC : Female Officers :

“Family” for the purpose of this rule will be limited to the spouse as also children, parents, brothers and sisters residing with and wholly dependent on the officer. In the case of **female officer** “family” shall include her husband **only** if he is not an employee of the Bank. If an **officer** and his **wife** are **employed** in the **Bank**, although each will be entitled to leave travel concession in his/her own right, the family, including the husband and wife taken together, will **not** be eligible for the concession more than once in the relative period : SBIOSR.

On and from the 2nd June 2005, for the purpose of Leave Travel Concession, “**Family**” of an officer shall mean an officer’s spouse, wholly dependent unmarried children (including dependent step-children and legally adopted children) and wholly dependent parents ordinarily residing with and wholly dependent on the officer : SBIOSR.

The term **wholly dependent** child/parent shall mean such member of the family having the prescribed monthly income : SBIOSR. If the income of one of the **parents** exceeds the prescribed income p.m. or the aggregate income of **both** the parents exceeds the prescribed income p.m. **both** the parents shall **not** be considered as wholly dependent on the employee : SBIOSR.

Staff Sup. : Definition of Family : The change in definition of family in case of officers is effective from 01.06.2015 as in case of Award Staff : e-Cir/1308/2015-16.

Definition of Family: Clause 14 (vii) of Joint Note dated 25.05.2015 is modified as under:- For the purpose of medical facilities and for the purpose of leave fare concession, the expression ‘family’ of an employee shall mean :-

- a) The employee’s spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically and mentally challenged brother/ sister with 40% or more disability, widowed daughters and dependent divorced/ separated daughters, sisters including unmarried/ divorced/ abandoned or separated from husband/ widowed sisters as also parents wholly dependent on the employee.
- b) The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.12,000/- p.m. If the income of one of the parents exceeds Rs.12,000/- p.m. or the aggregate income of both the parents exceeds Rs.12,000/- p.m., both the parents shall not be considered as wholly dependent on the officer employee.
- c) A married female employee may include her natural parents or parents-in-law under the definition of family, but not both, provided that the parents/parents-in-law are wholly dependent on her. Note: For the purpose of medical expenses reimbursement scheme, for all employees, i.e. male/female any two of the dependent parents / parents-in-law shall be covered. The officer employee will have the choice to substitute either of the dependents or both. **Physically challenged children of employees to be defined as dependents irrespective of age or marital status, subject to income criteria.**

Circular No.: CDO/P&HRD-IR/67/2020 - 21 Dt: 21 Dec 2020

6.2. The “New LTC/HTC Scheme” shall substitute the existing LTC/HTC scheme for the officers in the Bank. The objective is to introduce a new scheme to ease the process, be tax compliant and to provide flexibility to the officers to derive maximum value and comfort in travel & visit during LTC/HTC. There are two options under the “New LTC/HTC Scheme” namely:

a. Travel by Air/Train Scheme (For actual Travel)

b. Travel Fare Allowance (On declaration basis)

The details of “New LTC/HTC Scheme” are as under:

1. Eligibility:

- i) All permanent officer of the Bank, including officers on probation, are eligible for LTC/HTC immediately on appointment but they can actually avail of the same after putting in one year's service.
- ii) All Permanent Part Time Medical Officers (PPMOs) covered under Uniform Terms and Conditions of Services (UTCS).
- iii) Dependents – As per definition of family mentioned in SBIOSR for Leave Travel Concession.

2. Entitled Class / Mode for Entitled Class/Mode Please refer to Cir. No. CDO/P&HRD-IR/22/2024-25 dt. 18.06.2024 :

The mode and class by which an officer may avail of Leave Travel Concession shall be the same as the officer is normally entitled to travel on official duty which is as under:

Grade / Scale	Entitled Mode/Class
TEGSS I & II	By Air (Premium Economy Class)
SMGS IV to TEGS – VII	By Air (Economy Class)
MMGS-II & III	By Train (1st Class AC) (Economy Class by Air if distance is more than 500 km)
JMGS-I	By Train (AC 1st Class/Lowest fare economy class by Air)

2.1 Permissible periodicity and distance – During each block of four years, the officer may travel in one block of two years to his hometown/place of domicile (HTC) and in the other block of two years, to any place in India (LTC) within overall entitlement.

2.2 Maximum Distance: Maximum distance permissible under ‘Travel by Train’ will be 6500 km each way and the officers may be allowed to opt for one ‘Break Journey’ within eligible limit.

3. Entitlement:

Notional Entitlement shall be arrived by averaging of maximum entitlement of the farthest point from all LHO Centers (Economy Class Air Fare) and shall be effective for the entire financial year starting from 1st April each year. Nodal Department for revision of Notional Entitlement is Policy & Pensioners’ Management Department, Corporate Centre and the same will be updated after due approval from CGM (HR) on yearly basis.

Entitlement for Leave Travel Concession (LTC) for the Financial Year 2025-26, effective from 01st April, 2025 is as under :

Sr.No.	Class/Mode	Amt. in Rs. (per person)
I	Under Travel by Air Scheme a. Business Class b. Economy Class	2,04,000/- 1,36,000/-
II	Under Travel by Train Scheme (with break journey at 3250 km) a. 1 st AC (Peak Fare) b. 2 nd AC (Peak Fare)	27,700/- N.A.

Within the overall entitlement, officers can visit any place in India provided major part of the claim (50% or more) is for travel by air. In case the expenditure on air travel is less than 50%, the entitlement will be to the extent of double the amount actually spent on travel by air.

Example – i.e. entitlement per person is Rs. 1,32,000/-, then expenditure on air travel shall be Rs. 66,000 or more. If total expenditure on air travel is say Rs. 50,000/-, then the entitlement of the officer would be Rs. 1,00,000/- only (double of air travel expenses.)

3.1 Entitlement for dependent children.

S.No.	Child's age	% of Officer's entitlement
1.	Above 12 years	100%
2.	Above 6 years to 12 years	75%
3.	Above 2 years to 6 years	60%
4.	Below 2 years	Actual Fare charged

However, in case of travel by train, the entitlement of child will be the same as the adult train fare irrespective of age.

3.2 The entitlement of dependent family members other than children would be equal to the notional entitlement of the officer upon whom he/she is dependent.

3.3 The officer has to declare the destination before embarking on LTC journey. However, it will not affect the notional entitlement of an officer.

4. Home Travel Concession (HTC): In a block of 4 years :

The purpose of HTC is to visit the Hometown / Place of domicile while the purpose of LTC is rest and recuperation. Further, the distance of Hometown / Place of domicile is fixed so the HTC entitlement is always lesser than LTC entitlement. Therefore, entitlement under HTC will be as under:

Sr. No.	Grade/Scale	If the hometown/ place of domicile is outside the geographical area of circle where the officer is posted (% of LTC entitlement)	If the hometown/ place of domicile is within the geographical area of circle where the officer is posted (% of LTC entitlement)
I.	TEGSS-I & II	50%	25%
II.	SMGS IV to TEGS-VII	50%	25%
III.	MMGS- II & III	50%*	25%*
IV.	JMGS-I	1st AC train fare (actual only).	1st AC train fare (actual only).

* if distance is more than 500 km otherwise 1st AC Train fare (actual only)

- The destination for the HTC shall be, by default Place of domicile only and the officer need to visit (touch) the place of domicile while availing the HTC. However, it will not affect the notional entitlement of an officer.
- Within the entitlement officers can visit any place in India provided the major part of the claim (50% or more) is for travel by air. In case the expenditure on air travel is less than 50%, the entitlement will be reduced to the extent of double the amount actually spent on travel by air.
- All other terms & conditions for LTC and HTC will remain unchanged.

5. Break Journey : Under Travel by Train, officers may be allowed to opt for one break journey within their eligible limits. The maximum entitlement for travel by train may be arrived at on the basis of one break journey, each way, as under;

Example : By presuming that the break journey is after 3,250 kms each way and if the fare for 3,250 kms by 2nd AC is Rs. 3,525/- (including reservation charges) the entitlement will be (Rs. 3,525*2) *2 = Rs. 14,100 per pax.

6. Incidental Expenses (applicable for both LTC/HTC) : Incidental expenses for meeting actual expenditure incurred on travel from residence to airport/railway station/ bus stand and back, expenses on local sightseeing, toll tax, driver charges etc. will be permitted upto 15% of the total entitlement. The employee will have to produce bills in support of at least one third of incidental expenses i.e. 5% of the entitlement. The remaining 10% of the entitlement may be claimed on declaration basis and no documentary evidence needs to be produced in support of the same. However, the amount so claimed will be treated as income of the officer and tax thereon will be calculated & recovered as per prevailing IT Rules.

7. LTC/HTC Advance :

- i) LTC/HTC advance may be granted up to a maximum of 90 days prior to the date of commencement of outward journey under LTC/HTC.
- ii) On the basis of application (on prescribed format), LTC/HTC Advance can be given by debit to "Suspense Account" and adjusted on submission/sanction of the bills.
- iii) LTC/HTC advance shall be settled within 6 months from the date of advance, failing which interest @ OD interest may be recovered.

8. Type of Leave / Minimum period :

An officer can avail LTC/HTC while on any kind of leave, other than EOL or while compensatory Off/Leave earned, without any requirement as to minimum period of leave to be taken. However, LTC/HTC cannot be availed on Holiday(s) without taking any leave.

8.1 Leave Encashment : In 4 years of LTC/HTC block, the officer will be permitted to avail leave encashment of Privilege Leave (PL) with a maximum of 15 days in each 2 years block or 30 days in one 4 years block while availing LTC/HTC or availing Travel Fare Allowance (TFA).

9. Mode of Transport :

- i. Approve mode of transport for travel under LTC/HTC is by train or by air. However, employees can travel by other mode including taxi, Bus, Steamer/Cruise, Pony and Palanquin within entitlement.
- ii. In case of travel by own car, expenditure incurred on petrol enroute, driver's charges, parking, toll tax etc. may be reimbursed within entitlement subject to production of bills / receipts.

10. Sight Seeing :

The term refers to visit to the places of tourist interest or pilgrimage. There is no restriction as to the amount and the number of trips that can be permitted for local sightseeing. There is no restriction to confine such visits to the municipal limits.

11. LTC/HTC Carry forward :

- i. Under "New LTC/HTC Scheme", only HTC will be allowed to be extended (carry forward) to the next biennial block, subject to a maximum of two biennial concessions (LTC or HTC) outstanding at any point of time. However, LTC will not be allowed to be carried forward and officials have to either travel under LTC or avail TFA within LTC Block period.
- ii. The carry forward of HTC will be done automatically in system (HRMS) and no separate permission is required for the same.
- iii. The block which is due earlier shall be availed first otherwise it will be treated as lapsed.
- iv. Combination of two sets of HTC/LTC is not permissible under "New LTC/HTC scheme".
- v. Officer should avail the LTC/TFA and HTC within stipulated period failing which it will be treated as lapsed.

12. Availing LTC/HTC after retirement :

Where an officer is not able to avail LTC/HTC in the last block of service before superannuation (which at present is 60 years of age) for any reason, LTC/HTC may be permitted to be carried forward for four months beyond retirement and the retiree may be allowed to avail of the facility within that period as per the existing rules relating to the serving officers of the Bank. However, in case two travel concessions are outstanding as on the date of retirement, only one LTC/HTC shall be allowed to be carried forward beyond retirement. In exceptional circumstances for genuine reasons the LTC/HTC may be permitted

to carry forward up to six months beyond the date of superannuation. However, the facility of Travel Fare Allowance shall be available during the service period only.

However, the officer who has already retired before 01st April, 2023 and whose LTC/HTC is currently in carry forward period beyond the date of retirement shall be governed by the LTC/HTC instructions as on date of retirement. It means that the provisions of "New Scheme of LTC/HTC" shall be applicable only to the officers who retire on or after introduction of the new scheme.

13. Convertibility under the Scheme of Travel by Air :

- i) Under "New LTC/HTC Scheme", the eligible officers may utilize their entitlement for travelling longer distance by lower class or shorter distance by higher class. However, as per Income Tax rules, the tax exemption limit, in all cases, including those where the entitlement is 'Business Class'; will be limited to the Air Economy Class fare of the National Carrier (Air India) by the shortest route from headquarters to the farthest place / destination visited in the Indian territory.
- ii) Within the ceiling of entitlement, it will be permissible for an eligible officer to perform the journey by shorter/longer route, by higher/lower class and/or by different modes of transport by availing of the apex/concessional/discounted fare.

14. Submission of Bills :

- i) LTC/HTC bill is required to be submitted, in the prescribed format, within one month from the date the employee reports for duty or within one month from completion of inward journey in case of family members availing the facility separately. If the bills under LTC/HTC could not be claimed within the stipulated period due to some unforeseen circumstances, it may be extended upto maximum 6-month period, with the approval of one scale above the LTC/HTC sanctioning authority.
- ii) If it is not claimed within stipulated period (including extended period as the case may be), no reimbursement claim will be entertained thereafter and the said LTC/HTC block will be forfeited. It is without prejudice to Bank's right to take action against the erring officials, as deemed fit under SBIOSR besides recovery of the advance amount from the salary.
- iii) For settlement of bill under travel by air, Travel Agencies / Tour Operators should invariably be approved by International Air Transport Association (IATA). In case tour involving travel by other modes, Travel Agencies / Tour Operators should be a member of the Travel Agents Association of India or similar other body, tourism department of Government of India or a State Government or other public sector bodies such as ITDC / IRCTC;
- iv) Travel Agents shall mention their CIN/GSTIN & PAN in the bills/ invoices. The Travel Agencies should certify the genuineness of the bills/ invoices issued by them;
- v) Officers shall produce proof of transportation/ travel bill in the form of invoices, photograph of officer along with the vehicle as mentioned in the bill, as proof etc. Reasonableness of the rates as prevalent for the land transfers/ travel should be ensured;
- vi) The officer will have to submit Travel Certificates / GST bills from the airlines which will be verified by the passing officer before the payment of bill;
- vii) Payment to Travel Agencies / Tour Operators be made through account payee Cheque / DD / RTGS/ NEFT/ Internet Banking/ Credit Card. Payments made to the travel agents in cash (Indian or foreign currency) will not be eligible for reimbursement even if supported by money receipt, issued by travel agents.

15. Husband and Wife both are working:

- i. Where both husband and wife are employed in our Bank: Husband and/or wife, will not be eligible for the concession more than once in the relative period i.e. during their respective four-year block period. The officer, claiming LTC/ HTC for spouse working in the Bank shall also give undertaking from self and spouse that taken together during their respective block of four years they have not availed the concession more than once.
- ii. Where one of them is employed in the Bank and other is elsewhere: An employee may avail of LTC/ HTC for his/her spouse employed elsewhere and dependent family members irrespective of similar facility being available from the spouse's employer provided that reimbursement from both, the

spouse's employers and the Bank, will not be admissible in respect of the same journey. A declaration in prescribed format to be given by the spouse employed elsewhere, in this respect at the time of availing LTC/HTC.

- iii. Where one of them is employed in the Bank and other is self employed: LTC/HTC facility is available to the officer of the Bank in respect of her/ his self-employed spouse.

16. Travel Fare Allowance:(On declaration basis in lieu of actual travel under LTC) :

- i. Travel Fare Allowance (TFA) is optional to the scheme of reimbursement for availing LTC (on actual travel) Travel by air/train. An officer can choose to claim the LTC either under LTC reimbursement Scheme (on actual travel) or TFA. Encashment of HTC is not permissible under TFA or otherwise.
- ii. The entitlement for officers and dependent family members under TFA will be 75% of the notional LTC entitlement under the Travel by Air/ Train (actual travel) scheme.
- iii. The officer is not eligible to claim an LFC partly under reimbursement scheme and partly under TFA for different family members.
- iv. An officer preferring to avail under TFA shall claim for himself/herself and his/her family members only once during currency of the LTC block. That means claiming of the facility separately for the self and family members will not be permitted.
- v. Officers who avail of TFA can avail the facility for self and maximum 3 (three) eligible dependent family members. (Applicable to the officers who avails TFA under Travel by Air).
- vi. The officers availing TFA in lieu of Travel by train, she/he can avail the same for self and all eligible dependent family members.
- vii. Children entitlement under TFA, if travel by air:

	Child's age	% of Officer's TFA entitlement
I.	Above 12 years	100%
II.	Above 6 years to 12 years	75%
III.	Above 2 years to 6 years	60%
IV.	Below 2 years	10%

- viii. The whole amount claimed under TFA will be treated as income of the officer for the purpose of Income Tax and such income tax liability will be recoverable upfront from the officer concerned. i.e. TFA shall attract TDS.
- ix. A certificate / declaration in prescribed formats shall be obtained along with the application under TFA (both Train and Air).
- x. The facility of encashment of privilege leaves will also be available while availing the facility of TFA.
- xi. All other terms & conditions of LTC will remain same as applicable under Travel by Air / Train Scheme.
- xii. If an officer wishes to avail himself /herself of Travel Fare Allowance (TFA) for his/her LTC block, there is no need to take any leave for the same.

xiii. Entitlement under TFA i.e. @75% of LTC Entitlement for FY 2024-25 :

Sr.No.	Entitled Mode/Class	LTC entitlement	TFA Entitlement (Amount in Rs.)
I	By Air (Business Class)	2,07,000/-	1,55,250/-
II	By Air (Economic Class)	1,38,000/-	1,03,500/-
III	By Train (2nd AC)	14,100/-	10,575/-

17. Income tax :

- i) Under the “New LTC/HTC Scheme” applicable Income Tax as per prevailing IT Rules will be borne by employees.
- ii) As per Income Tax rules, the tax exemption limit, in all cases, including those where the entitlement is 'Business Class', will be limited to the Economy Class air fare of the National Carrier (Air India) by the shortest route from headquarters to the farthest place visited in the Indian territory.
- iii) As a part of incidental expenses, 10% of the entitlement may be claimed on declaration basis and no documentary evidence needs to be produced in support of the same. However, the amount so claimed will be treated as income of the officer and tax thereon will be recovered from the officer as per his/her applicable IT Slab.
- iv) As per Income Tax rules, tax exemption, for journey other than by air, is available only to the extent of First-Class AC rail fare by the shortest route to the place of destination/visit.
- v) It is clarified that while the Bank may not scrutinize all the receipts, bills etc., the onus of preserving and producing the same before the appropriate authorities, if required, will be with the employees concerned. The employees will be wholly responsible for any tax liability on this account if the same arises in future. Income tax related to LTC/HTC or TFA, if any will be borne by the employee.
- vi) Any other rule applicable from time to time as per prevailing IT Rules.

18. Other General Rules:

- i) An employee should proceed on leave for availing of LTC before the date of expiry of current/extended block. The actual journey can be undertaken subsequent to the date of expiry of the block but such inward and outward journeys should be completed during the same spell of leave.
- ii) Retracing of journeys (re-visits to the same places) is permissible within the prescribed ceiling of entitlement.
- iii) Journey under LTC should commence from headquarters and ordinarily on return to it, the journey is deemed as completed. However, employees and/or family members are allowed 7 days' time for continuing the journey under LTC after their return to headquarters provided the continued journeys are performed during the same spell of leave. The officers are also allowed to avail of LTC in respect of their eligible dependent parents even if they are not ordinarily staying with them or in the same city or its suburbs.
- iv) Officer and his/her family members can travel separately. But the outward and return journey of the family members should be completed within six months from the date of commencement of the outward/return journey of the officer. However, availing TFA for officer and family members separately is not permissible. It may also be noted that once the journey started under LTC/HTC by any of the family member or official, it should be completed within 6 months from the date of return of the journey by all family members and officials and beyond that it will be treated as lapsed.
- v) An officer's family members who are staying at a place other than the headquarters of the officer for the purpose of education of children can avail of LTC/HTC for visit to place of domicile or any other place in India, even without touching headquarters of the officer. Eligible family members of officers can also undertake journeys by Air and the claim will be settled as per the entitlement arrived under the Scheme. vi) Claim in respect of family members may be admitted without insisting on completion of the return journey to headquarters or place of ordinary residence. In such cases the actual amount spent on the journey performed can be reimbursed within the overall individual entitlement.

Accordingly, LTC claims involving only one-way (outward or inward) journey may be settled to the extent of full entitlement of the individual dependent member of family.

- vii) The officer can visit any place in India through circuitous route within overall entitlement without mention of farthest designated point. However, the official has to mention the designated destination, anywhere in India before the start of LTC Journey.
- viii) Under "New LTC/HTC Scheme" an officer while availing LTC, may travel anywhere in India (including place of domicile) within overall entitlement.
- ix) Encashment of Leave under "New LTC/HTC scheme" will be permissible as per existing instructions.
- x) Encashment of HTC is not permissible under TFA or otherwise. xi) If the officer travels partly by air and partly by other modes of transport viz. rail/road etc., reimbursement will be made for the total amount spent within the limit of notional entitlement.
- xii) LTC/HTC journey under Travel by Air / Train which involves foreign / overseas travel is not permitted.
- xiii) Reimbursement under LTC/HTC is meant for travel expenses or travel related expenses viz: toll tax, parking etc. only, therefore expenses on hotel, food etc. are not reimbursable.
- xiv) Under "New LTC/HTC Scheme", only HTC will be allowed for extension (carry forward) to the next biennial block. However, the existing LTC block which is currently in carry forward period will be available till expiry of extended period, subject to a maximum of two biennial concessions (LTC or HTC) outstanding at any point of time.
- xv) The officers, as special case' whose LTC Block Period (original block period) is expiring during April to June 2023 may avail the LTC/TFA under "New LTC Scheme" upto 30th June 2023 as one time measure. Thereafter no further extension will be permitted under any circumstances, and it will be treated as lapsed.
- xvi) If an officer is eligible to travel by air but wishes to avail his/her LTC/HTC by the mode/s other than air (Train/Road/Steamer etc.) only, then his /her entitlement would be calculated as per Travel by Train Scheme (as per 1st AC Train Fare).
- xvii) The New LTC/HTC Scheme is applicable to officer cadre only. Award staff shall continue to be guided by existing LTC scheme.

19. Commencement of New LTC/HTC Scheme :

The "New LTC/HTC Scheme" shall replace the existing LTC/HTC Scheme and shall be treated as having commenced on and from the 1st date of April, 2023. The New LTC/HTC Scheme shall apply to all LTC/HTC availed by the officer on and after the said date. However, if an officer has availed LTC/HTC advance (as per existing eligibility) / Booked Journey tickets / made payment to travel agency or started onward journey before the said date shall be reimbursed as per the existing LTC/HTC Scheme even though journey under LTC/HTC commenced or the reimbursement is claimed after the material date.

6.3 CHANGE IN PLACE OF DOMICILE :- While declaration of home town or place of domicile once made should ordinarily be treated as final, there may be exceptional cases warranting a change. Accordingly, it has been decided that while each case will have to be examined on merits, the following criteria will apply :

- The place declared as home town should be the place where the employee would normally reside but for the exigencies of service in the Bank, or it should be one which requires his/her physical presence at intervals for discharging various domestic or social obligations and accordingly, the employee should have been visiting that place regularly.

- The employee should own a residential property in that place or be a member of joint family having such property.
- The facility of changing the place of domicile is to be extended only once in the employee's service in the Bank.
- Competent Authority for approving change in place of domicile: Officers upto SMGS IV – DGM (B&O); Officers SMGS V – Reporting Authority not below the rank of DGM. (CirDO/HR/49/2008-09 dt.10.07.2008).

6.4 STAFF: SUPERVISING: “NEW LTC/HTC SCHEME” FOR OFFICERS-REVISION OF PROVISIONS IN CASE WHERE BOTH HUSBAND AND WIFE ARE WORKING IN SBI

The Central Board in its meeting held on 28th February, 2024 has approved the revision of provisions for New LTC/HTC Scheme in case both Husband and Wife are working in SBI. The revised provisions of the scheme are as follows:

- An employee may avail LTC/HTC for his/her spouse employed in our Bank and dependent family members irrespective of similar facility being available for the spouse. Both will be eligible for LTC/HTC facility as per their respective entitlement and LTC/HTC block. However, reimbursement from both, will not be admissible in respect of the same journey.
- Travel Fare Allowance (TFA) in lieu of actual travel under LTC will also be available to the officer, subject to deduction of TDS as per prevailing Income Tax Rule.
- A declaration in prescribed format (Annexure-I of said circular) by the spouse of the employee availing LTC/HTC/TFA shall be obtained at the time of availing the facility.
- The revised provisions shall be applicable from the date of issuance of this Circular. All other terms and conditions of “New LTC/HTC Scheme will remain unchanged.

CHAPTER - 7 : RESIDENTIAL ACCOMMODATION, FURNITURE

7.1 RENTAL CEILING FOR LEASED ACCOMMODATION

Circular No.: CDO/P&HRD-PM/26/2025-26 Dated 26.09.2025

Reference Circulars: e-Circular No. CDO/P&HRD-PM/20/2012-13 dated 03.07.2012, CDO/P&HRD-PM/42/2012-13 dated 15.10.2012 and CDO/P&HRD-PM/84/2021-22 dated 04.01.2022 on the captioned matter.

2. The revision of rental ceiling for leased accommodation and modification of the existing provisions in this regard has approved by the Competent Authority and summarised as under: -

1- Centre Categorisation for Leased Rental Ceiling:

The revised Centre Categorisation for Leased Rental Ceiling is placed as below: -

Sr. No.	Revised Centre Categorisation	Areas and Cites
1	Mumbai City	- All areas under Mumbai City District (Existing Mumbai City centre) - Part of Mumbai Suburban District (Areas in Bandra, Vile Parle, Andheri, Kurla, Ghatkopar, Chembur and Powai under Mumbai Suburban district) (Addition)
2	Mumbai Suburban	- Rest of Mumbai Suburban District except those under Mumbai City. - All areas in Navi Mumbai up to Belapur.
3	Delhi NCR	Delhi, Gurugram, areas of Noida, Ghaziabad and Faridabad
4	Major A	- Bengaluru, Hyderabad, Chennai and Thane (New subcategory) - Ahmedabad (including Gandhinagar and GIFT City) and Kolkata. - Navi Mumbai Areas in Kharghar, Panvel, Kam Ulwe, and Taloja (Addition)
5	A	- Pune (New subcategory) - All the existing "A" centres - The areas beyond BMC limit of Dalisar up to Virar under MMR Circle
6	B	All the existing "B" centres (Cities with populations of 2.0 lakhs or more but less than 7.50 lakhs, according to latest available census data)
7	C	All existing "C" centres (Cities with populations below 2.0 lakhs, according to latest available census data)

2 Corporate Centre will continue to manage the classifications for Mumbai City, Mumbai Suburban, Delhi NCR, Major A and A Centres. Circle CGMs have been authorised to classify centres under Category B and C based on above mentioned guidelines for centre categorisation (population as per the latest available census data) within the geographical areas of their respective circles

3 The assignments eligible for Special Rental ceiling are mentioned as under.

S.N.	Category	Assignments eligible for Special Rental ceiling
1	Controller	DGM (B&O) and Regional Managers
2	Branch Manager/Head	Branch Heads of RB&O, CCG, CAG and SARG Branches
3	CPC Heads	Head of Credit and Non-Credit CPCs
4	Relationship Managers	Relationship Managers of CAG and CCG Branches, RM(ML-AMT) and RMSME

4. The revised rental ceilings for officers at various centres are placed in Annexure-1.
5. The existing provision of car parking, maintenance charges, security/society charges included within the overall revised rental ceiling shall be continued Out of the total entitlement, a maximum of 25% of the rental amount will be available towards this purpose
6. The rental ceiling shall be inclusive of all charges/taxes/GST etc
7. The rental ceiling is the outer limit, and all efforts should be made **to secure residential accommodation at lower rates where possible.**
8. **Size of the Bank Quarter/Flat :** The existing prescribed area/size (Carpet Area) for the Bank quarters/flats for officers as per grade / Scale are as under:

Category	JMGS-1, MMGS II & III	SMGS IV & V	TEGS-VI	TEGS VII
Metro Centre	950 sq ft	1150 sq ft	1400 sq ft	2000 sq ft
Non-Metro	1100-1300 sq ft	1300-1500 sq ft	1800-2000 sq ft	2250-2500 sq ft

9. The Officers may be allowed to avail a leased house smaller or larger than this specified size; however, the rent payment by the Bank will be limited to the prescribed rental ceiling for the officer.

10. Eligibility Guidelines for Leased Accommodation:

- (i) Officers who do not have their own residence at their place of posting or at the place where they are seeking leased accommodation or bank's quarter may be provided at their request either:
 - (a) Bank's quarters/flats, or
 - (b) Leased accommodation facilitated by the bank
- (ii) Officers with residential property (house/flat) at their place of posting are expected to occupy their own residence and will not be eligible for bank's quarter / flat or leased accommodation at place of posting or any other place.
 - (a) This applies to properties owned by the employee solely or jointly. acquired through personal funds or via the Bank's Individual Housing Scheme, or in the name of their dependent family members.
 - (b) In cases of genuine hardship preventing officers from occupying these residences, leased accommodation/ bank's flat may be granted on a case-by-case basis. The Guidelines for availing Bank's Quarter or Leased Accommodation for officers with owned Houses at the place where they are seeking leased accommodation or bank's quarter is placed as Annexure-II.

11. Provision for both Husband and Wife working in the Bank :

- (1) **Same Centre Posting :** If both are posted in the same centre, only one may claim bank's flat/quarter or leased accommodation as per his/her eligibility. The other will receive HRA for the location, with no eligibility for separate accommodation either at place of posting or any other place.
- (2) **Different Centre Posting :** In case officers are posted at different centres, each officer may avail bank's flat/quarter or leased accommodation separately at their respective place of posting. If subsequently posted at the same centre, the "Same Centre Posting" rule will apply.

12. Provision of Brokerage Payment :

It has been decided to continue with the provision for brokerage payment, capped at one month's rent, when an officer utilizes the services of a broker

It has further been decided to pay the brokerage fee for one month's rent if the renewal occurs after a period of three years or more in the same property.

13. Applicability :

The revised rental ceilings shall be applicable for all new lease/rental agreements from the month of date of issuance of Circular. All the existing contracts shall be covered at the time of renewal.

Further, revision of lease rentals within the validity period of the contract should not be permitted. Also, requests/ applications where the lease contract has been terminated before expiry of the contract period by the landlord and offered to another officer of the Bank on higher rentals shall not be entertained within 1 year of termination of such contract.

(All other instructions issued in the matter earlier shall remain unchanged.)

Annexure-1

Revised Rental Ceiling for Leased Accommodation

Centre	Mumbai City				Mumbai Sub Urban			
	Mumbai City+ Areas in Bandra,Ville Parle, Andheri,Kurla,Ghatkopar,Chembur and Powai under Mumbai Suburban district				Rest of Mumbai Suburban District except those under Mumbai City+ All areas in Navi Mumbai up to Belapur			
Scale/ Grade	Existing (Normal Ceiling)	Revised (Normal Ceiling)	Existing (Special Ceiling)	Revised (Special Ceiling)	Existing (Normal Ceiling)	Revised (Normal Ceiling)	Existing (Special Ceiling)	Revised (Special Ceiling)
SMGS-V	57000	68500	61000	71500	54500	62500	58500	65500
SMGS-IV	45500	54500	49500	57500	43500	51000	47500	53000
MMGS-III	40000	48000	42000	50000	38000	44500	40000	46500
MMGS-II	37500	45000	39500	47000	36000	41000	38000	43000
JMGS-I	34000	40500	36000	42500	32500	37500	34500	39500

Centre	DelhiNCR				Major A			
	DelhiNCR				Bengaluru,Hyderabad,Chennai,Thane			
Scale/ Grade	Existing (Normal Ceiling)	Revised (Normal Ceiling)	Existing (Special Ceiling)	Revised (Special Ceiling)	Existing (Normal Ceiling)	Revised (Normal Ceiling)	Existing (Special Ceiling)	Revised (Special Ceiling)
SMGS-V	45000	48000	49000	54000	33500	40500	37500	45000
SMGS-IV	37500	43000	41500	47000	30000	35000	34000	38000
MMGS-III	34000	38500	36000	42000	26500	32500	28500	34500
MMGS-II	31000	35500	33000	37500	24000	29000	26000	31500
JMGS-I	30500	33500	32500	35000	23000	26500	25000	29000

Centre	Major A				A			
	Ahmedabad,Kolkata,Kharghar,Panvel,Kamothe, Ulwe, and Taloja in Navi Mumbai				Pune			
Scale/ Grade	Existing (Normal Ceiling)	Revised (Normal Ceiling)	Existing (Special Ceiling)	Revised (Special Ceiling)	Existing (Normal Ceiling)	Revised (Normal Ceiling)	Existing (Special Ceiling)	Revised (Special Ceiling)
SMGS-V	33500	37500	37500	42000	26500	35000	30500	39000
SMGS-IV	30000	34000	34000	36500	24000	32000	28000	35000
MMGS-III	26500	29500	28500	32500	21000	28000	23000	30500
MMGS-II	24000	27500	26000	29000	18500	25000	20500	27500
JMGS-I	23000	25000	25000	27000	17500	23500	19500	25500

Centre	A				B			
	Existing A Centres (except Pune)				Existing B Centres			
Scale/ Grade	Existing (Normal Ceiling)	Revised (Normal Ceiling)	Existing (Special Ceiling)	Revised (Special Ceiling)	Existing (Normal Ceiling)	Revised (Normal Ceiling)	Existing (Special Ceiling)	Revised (Special Ceiling)
SMGS-V	26500	29000	30500	35000	17500	20000	21500	21500
SMGS-IV	24000	26000	28000	29500	15500	16500	19500	19500
MMGS-III	21000	24000	23000	25500	13500	14500	15500	15500
MMGS-II	18500	21000	20500	23000	12000	13500	14000	14000
JMGS-I	17500	18500	19500	20500	11000	11500	13000	13000

Centre	C			
	Existing C Centres			
Scale/ Grade	Existing (Normal Ceiling)	Revised (Normal Ceiling)	Existing (Special Ceiling)	Revised (Special Ceiling)
SMGS-V	14500	18000	18500	19000
SMGS-IV	13500	15000	17500	17500
MMGS-III	12000	12500	14000	14000
MMGS-II	10000	11500	12000	12000
JMGS-I	9000	9500	11000	11000

Annexure-II

Comprehensive Guidelines for Availing Bank's Quarter or Leased Accommodation for Officers with Owned Houses at the place where they are seeking leased accommodation or bank's quarter,

1. General Provisions :

1.1 Officers who have a house or flat in their name, spouse's name, or dependent family member's name (hereinafter referred as owned house) at the place where they are seeking leased accommodation or bank's quarter should occupy it as far as possible.

1.2. Such officers shall not be eligible for bank accommodation at the same place. Instead, they will be to

- (a) House Rent Allowance (HRA), or
- (b) HRA at capital cost (as applicable).

1.3. Exceptions for Granting Bank Accommodation or Leased Accommodation

Officers in the above cases may be considered for bank quarters or leased accommodation if any of the following conditions are satisfied

1.3. 1: House Size

The owned house is smaller than the prescribed area/size for the Bankquarters/flats for officer's grade

1.3. 2. Convenience:

The proposed bank quarter or leased house is closer to the office or provides significantly easier commutability than the owned house. However, if the owned house is within a 5 km radius of the office and meets the employee's entitlement size for Bank quarter/flat, no bank quarter or leased accommodation will be provided.

1.3. 3. Pre-Rented House:

The owned house was rented to a third party before the officer's transfer to the current centre, and it is impractical to terminate the rental agreement. In such cases, bank quarters or leased accommodation will be provided only until the expiry of the lease agreement for the owned house.

2. Conditions for Sanctioning Authorities:

2.1. Case-by-Case Basis :

- (a) Requests for bank quarters or leased housing in such cases must not be approved as a matter of routine.
- (b) Each case must be evaluated individually, With adequate supporting evidence provided by the officer.

2.2 Misuse Prevention :

- (a) Any misuse of bank facilities, such as swapping of owned houses among officers for leasing to one another at the same centre, shall be strictly prohibited and treated as major misconduct.
- (b) Such arrangements will be considered a deliberate misuse of bank's facilities. Officers involved in such misuse will face disciplinary action, and their accommodation benefits may be withdrawn.

2.3. False Declarations:

Any false declaration regarding ownership or occupancy of a house while applying for Bank's quarter and Leased accommodation will result in disciplinary action.

3. All Officers who are permitted the facility of leased house at a place of choice should necessarily stay at the place of their posting. Arrangement for stay at headquarters, i.e., difficult/rural centre should be made by them at their own cost. In respect of Officers, who are posted as BMs at difficult/rural centres, where official residence earmarked for BM is available, the Officer shall occupy that house and rent will be recovered at the usual rate.

Reimbursement of **conveyance expenses** will be made as applicable for the **place of posting** (and **not** that applicable for the place where leased house is provided).

7.2 Retention of Leased House/Bank's Flat on Retirement :

- i) At all centres, the **designated houses** meant for BM/AGM/DGM/GM/CGM must be vacated within 15 days of retirement. **No** extension allowed.
- ii) Retention of leased house/Bank's flat other than designated houses will **not** be permitted beyond **two months** under any circumstance. **95/2003-2004**
- iii) Retention of leased house/Bank's flat is premissibile to **VR optees** up to **one month**. **81/2007-08**

7.3 Facility of Leased Accommodation at a Place of Choice :

- i) On transfer, officers in Grade-I to VII have been extended the facility of leased accommodation (**not** Bank's own quarters/flats) at a place of choice for retaining their family with a precondition that the officer's themselves will **stay** at the **place of their posting** and will not commute to the place where the leased accommodation has been provided.
- ii) The lease rental applicable to the **centre**, where leased **accommodation** has been availed, will apply. **e-Cir. CDO/P&HRD-PM/72/07-08**
- iii) Officer who has opted for leased accommodation facility at a place other than his posting, would **not** be eligible for guest house/bank's accommodation at his place of posting. He will have to make arrangement of his stay at his own cost/expenses.
- iv) Officer who has opted for availing the facility of leased accommodation would be entitled for reimbursement of the actual **T.E.** in respect of self & family and also cost of transportation of baggage. The reimbursement will however, limited to his entitlement had he shifted his family and baggage to the place of his posting.
- v) **Designated house** if provided at the place of posting should be occupied by the official.
- vi) Officer availing the facility can also exercise option to carry **furniture** to the leased accommodation to a place of choice and will also be permitted to avail the facility of reimbursement of maintenance expenses of furniture. **119/2003-04**
- vii) The house belonging to the officer, his/her **spouse** and **dependent children cannot** be taken on lease by the Bank for occupying by the same officer : CirDO/P&HRD/CL/87/2004-05.

- viii) At place of choice other than the place of posting : In such a case, **sanction** of lease proposal, including rent is required to be obtained from the RBO concerned where the leased accommodation is situated. The **in-principle permission** to keep the family and avail of leased accommodation at place of choice other than place of posting, however, continues to be obtained from competent authority at the place of posting of the officer concerned, as hitherto : e-Cir/252/2016-17.

ANYWHERE LEASE :

- i) The option for anywhere lease facility has been extended to Inter-Circle transfers also. They will be permitted to keep their family in their previous place of posting and rentals applicable to that centre will continue for one year and thereafter it will be linked to the rental ceilings applicable to the place of posting or place of residence, whichever is lower. However, in the case of transfers within the Circle, the Officer is permitted to keep their family at his place of choice, and rentals as applicable to that Centre will continue to be paid irrespective of their place of posting.
- ii) The officers in **Scale-I to VII** are now permitted to avail leased house facility **at a place of choice anywhere within the country**. However, if the officer retains the leased accommodation at the previous place of posting (place other than within the Circle), the lease entitlement of that place will be applicable for one year from the date of his transfer, **if the entitlement is lower at the place of posting**. In such cases, **after** completion of **one year**, the entitlement will be the rental ceiling applicable to place of posting or the place of leased accommodation, whichever is lower. This principle will be applicable, henceforth to all officers in Scale I to VII. The Scheme is effective w.e.f **1st July, 2011**.
e-Cir/278/2011-12

Leased Accommodation : **GM (Network)** : The Bank has recently approved the facility to keep the family and avail leased accommodation facility at a place of choice to General Manager Network also on the terms & conditions detailed in e-Cir/604/2012-13.

- iii) **Imp. Clarification** : In cases where an officer avails leased accommodation facility at a place of choice other than his place of posting **within the Circle**, the rental **ceilings** applicable at the **place of leased accommodation** are applicable .
e-Cir/278/2011-12

Trainee Officers (TOs)

33/1997-98, 87/2004-05

- i) A TO is permitted during the training period to avail leased accommodation at his **previous place** of posting from where he is promoted or at a convenient place within the Circle to keep his family.
- ii) A TO who avails of the above facility is permitted **travelling expenses** in respect of his family members from a place where he was posted before his promotion to the place of choice, if any, as well as expenses for transportation of his household luggage, provided he actually shifts his family to such a place.
- iii) The **option** should be exercised before commencement of the first branch training and cannot be revoked during the entire period of training.
- iv) On availing the facility, HRA is **not** payable to the TO. Usual recovery at the rate of 4% of the first stage of his basic pay is made from his salary.
- v) A TO who avails of this facility is **not** permitted reimbursement of **travelling expenses** in respect of the members of his family and cost of transportation of household luggage on account of his subsequent postings during the entire training period, while his own travelling expenses would be paid as usual.
- vi) At the end of **training period**, the TO is permitted to shift his family as well as household luggage to his place of posting from the place where the family was allowed to be stationed.

Probationary Officers (POs) :

The above facility is extended to POs also **after** they report to the first branch.

Leased House Facility : TOs/POs :

The Bank recently approved a modification in the scheme by allowing one more chance with the terms and conditions detailed in e-Cir/793/2015-16 so that TOs/POs can avail leased house facility during their second branch training as per the eligibility of JMGs-I official.

LEASED RESIDENTIAL PREMISES HAVING RENTAL IN EXCESS OF ENTITLEMENT (Staff/47/96) The above facility can be sanctioned by the authority sanctioning the leased accommodation subject to his satisfaction. In such an event, the officer concerned should give in writing that he/she shall bear the difference by deductions from his/her monthly salary by way of letter of authority.

FACILITY OF LEASED ACCOMMODATION AT A PLACE OF CHOICE UNDERTAKING TO BE SUBMITTED BY THE OFFICIAL AVAILING THE FACILITY

Circular No.: CDO/P&HRD-PM/48/2021 – 22 Dated: 13 Sep 2021

it has been decided to obtain an undertaking as per **Annexure-I(enclosed in Cir.)** to the effect that the officials availing facility of leased accommodation at a place of choice will not commute to their place of posting/centre or leave the station/headquarter (i.e. place of posting/centre) without prior approval of the competent authority. The undertaking will constitute a part of application form while applying for leased accommodation at the place of choice. Further, the above instruction will also be applicable to all such cases where approval has already been accorded to avail leased accommodation facility at a place of choice and the officials concerned shall submit the undertaking as per **Annexure-II(Enclosed In Cir.)** to their respective controllers within 15 days from the date of circular and a copy thereof to be kept in the respective leased house file of the official. That apart, all officials availing leased accommodation facility at a place of choice shall submit proof/evidence of staying arrangement at their place of posting/centre to the satisfaction of their respective controllers.

SCHEME FOR DELEGATION OF ADMINISTRATIVE AND FINANCIAL POWERS RELATING TO STAFF MATTERS INCLUDING DISCIPLINARY MATTERS RETENTION OF FAMILY AT THE PLACE OF CHOICE OTHER THAN PLACE OF POSTING (e-Cir. CDO/P&HRD/PM/18/2024-25 Dt. 15.06.2024)

As per the extant instructions of the Bank, the officers may be permitted to retain their family at a place of choice other than place of posting after availing leased house facility. However, there are no specific provisions for according permission to retain family at a place of choice without availing leased house facility.

2. The position in this regard has been reviewed by the Competent Authority and it has been decided that the officers may be permitted to retain their family at other than place of posting without availing leased house facility also. The authority structure for according the permission will be the same authority competent to accord permission to retain the family at other than place of posting in case of leased house facility.

Following benefits/facilities shall be available to officers in such cases: -

- a) Reimbursement of medical expenses for family members.
- b) Availing Leave Fare Concession/Home Travel Concession facility for family members.
- c) Purchase of Furniture & Fixture items for use at the place of posting as well as the place where they have been permitted to keep their family.

3. It is further clarified that where the officer has been transferred out of Circle and retains the family at parent Circle with/without availing leased house facility at the place of choice, he/she shall not be eligible for 20% additional entitlement for purchase of Furniture & Fixture.

7.4 FURNITURE & FIXTURE : e-Circular/799/2013-14 dt. 17/10/2013, CDO/P&HRD-PM/30/2013-14 dt.12/09/2013, e-536/2008-09, 79/2006-07, 04/2007-08

- A) i) **All** officers, including officers in **specialist** category, in JMGS-I to SMGS-V who are governed by the SBI Officers' Service Rules 1992 are eligible for availing of the facility. Accordingly, officers who have joined the Bank on **contract** and/or whose **remunerations** have been **fixed** on CTC basis are **not** eligible for availing of the facility. Those, living in **ancestral house** can also avail of the facility.
- ii) Under the new scheme, officers are henceforth allowed to purchase the essential items of furniture/fixtures of their **choice** within the cost prescribed herein for each grade from **reputed dealer** at the place of residential accommodation/nearest big centre.

Post-GST Implication : All officers should purchase furniture/fixtures items for residential purposes only from registered vendors having GSTIN and to insist on proper GST invoice to enable proper processing of reimbursement requests : e-Cir/513/2017-18.

Furniture & Fixtures & Laptop, i-Pad : GST : The Bank has recently decided that for reimbursement of purchase of assets provided to officers such as Furniture & Fixture, Mobile Handset, Laptop, i-Pad, if the tax invoice comply with the GST provisions such as having vendor's GSTIN and Bank's GSTIN, the reimbursement is entitlement **plus** applicable GST component. In case the invoice does not have vendor's GSTIN and Bank's GSTIN or does not show GST component separately, the entire bill amount is considered as part of Entitlement : e-Cir/1192/2017-18.

Officers transferred out of Circle on administrative grounds by the Bank, are entitled for 20% additional entitlement over and above the respective eligible grade-wise ceilings.

On **promotion**, an officer may become eligible for higher ceiling for purchase of furniture/fixture.

7.4 (a) Monetary Ceiling/Entitlement for Purchase of Furniture & Fixtures:

Circular No.: CDO/P&HRD-PM/50/2022 - 23 Dated 5 Nov 2022

Monetary ceiling for purchase of residential Furniture & Fixtures provided to Officers as under:-

Grade	Existing Ceiling	Revised Ceiling
TEGSS-II	8,00,000	12,00,000
TEGSS-I	7,00,000	10,50,000
TEGS-VII	6,00,000	9,00,000
TEGS-VI	5,00,000	7,50,000
SMGS-V	2,50,000	3,75,000
SMGS-IV	1,65,000	2,50,000
MMGS-II I	1,40,000	2,15,000
MMGS-II	1,30,000	2,00,000
JMGS-I	1,20,000	1,80,000

(Officers transferred out of Circle on administrative grounds by the Bank, shall be entitled for 20% additional entitlements over and above the respective eligible grade wise ceilings. The additional entitlements will not be available to officials / executives posted out of the parent Circle but in the same geographical location / establishment within parent circle or transferred on request / ICT etc.)

7.5 Provision of Furniture at Residential**Accommodation of Officers from Scale-I to V :**

An officer may purchase an item **without restriction** on quantity from the list of prescribed items applicable as per his scale within his overall entitlement.

The **electronic** items detailed in e-Cir/45/2010-11 have been included in the prescribed list of furniture and fixtures.

The **fitness** items detailed in e-Cir/45/2010-11 have been included in the prescribed list of furniture and fixtures. (Cir.CDO/P&HRD-PM/53/2006-07 dt. 25/1/2007)

The new items and changes should be within the **overall** entitlement of the officer.

7.5-A. STAFF: OFFICER REVISION OF SCHEME FOR PROVIDING RESIDENTIAL FURNITURE AND FIXTURES TO EXECUTIVES / OFFICERS CLARIFICATION

(Circular No.: CDO/P&HRD-PM/75/2022 - 23 Dated: 24 Feb 2023)

Please refer to our e-Circular no. CDO/P&HRD-PM/50/2022 -23 and CDO/P&HRDPM/51/2022 - 23 dated 05.11.2022 and 15.11.2022 respectively on the captioned matter.

2. In this connection, it is clarified that in case of retirement on superannuation/ voluntary retirement on completion of 30 years of pensionable service and attainment of 58 years of age (both the conditions to be fulfilled),
 - (i) The Electronics and Electrical items which are more than 2 years old as on date of retirement of the officer are to be retained free of cost.
 - (ii) The Electronics and Electrical items which are less than 2 years old as on date of retirement of the officer are to be retained after recovery of original cost discounted @ 4.167% per completed month on the actual age of the items.
3. Further, we invite a reference to the Para 2 (III) (g) of e-Circular no. CDO/P&HRDPM/50/2022 -23 dated 05.11.2022 and clarified as under;
 - (i) Where both husband and wife are working as officers in the Bank and posted in the same Centre, the furniture and fixture items under the Furniture & Fixture (F&F) Scheme may be provided to the officers in whose name the bank's flat / leased accommodation etc. is provided.

- (ii) In cases, where both officers (husband & wife) are staying in own accommodation, then the furniture and fixture items under the Furniture & Fixture (F&F) Scheme may be provided to the officer who owns the accommodation. If the said accommodation is jointly owned by both the officers, then any one of the officers may claim furniture & fixture items as per his/her eligibility.
- (iii) in above scenarios, the limit of Furniture & Fixture Scheme of the other officer will stand frozen till the tenure of stay at the same centre.

7.6 Other Instructions :

- i) After purchasing the furniture/fixtures from reputed dealer, the officers will have to use the same for **10 years**. Thereafter, the **ownership** of the furniture/fixtures will be transferred to the officers.
- ii) **Furniture rent recovery** shall be @ 0.10% of the first stage of the scale of pay in which the officer is placed.
CDO/P&HRD-IR/67/2020-21: DATE: 21/12/ 2020
- iii) **Officers on probation** are also now entitled for furniture & fixtures as per their liability applicable to these scale.
CDO/P&HRD-PM/82/2008-09(e-536/2008-09)

Purchase of Furniture Items through the Internet : Revised Instructions : e-Cir/244/2014-15 :

- a) The officers of all grades are now allowed to purchase furniture/fixture items through the Internet, **provided** proper bills (along with VAT/TIN number) are produced for payment and the same are otherwise in order.
- b) In case any such transaction for Internet purchase is detected as **fraudulent** one, the concerned officer(s) have to bear the entire loss, including the advance payment made, if any.

7.7 Payment of Lump-sum Amount for Repairs etc.

Annual Maintenance Charges:

Circular No.: CDO/P&HRD-PM/50/2022 – 23 Dated 5 Nov 2022

Grade	Existing Ceiling	Revised Ceiling
TEGS-VII	35,000	43,700
TEGS-VI	30,000	37,500
SMGS-V	18,000	22,500
SMGS-IV	15,000	18,700
MMGS-III	13,000	16,300
MMGS-II	12,000	15,000
JMGS-I	11,000	13,700

(The officers will be responsible for maintenance of furniture/fixtures supplied to them. The Annual Maintenance Charges are reimbursed to officers for the expenses incurred on account of repairs, AMCs, charges for washing of curtains, insurance (including transit insurance, whenever furniture/fixtures are required to be transported for any reason), etc. Hence, no repairs of the furniture/fixtures, minor or major, washing of curtains/sofa etc. will be undertaken/ paid by the Bank separately for the above categories of officers.)

Officers may claim annual maintenance allowance on a certificate basis during the financial year i.e. up to **31st March** each year. However, officer will **not** be paid annual maintenance allowance with one year from the date of purchase of furniture for the first time.

Circular **references** for details : CirDO/HR/79 of 2006-07, CirDO/HR/04 of 2007-08, CIRCO/HR/CL/6/2008-09, e-Cir./289/2010-11, e-Cir/289/2010-11, e-Cir. No.134 dated 07.06.2010, e-Circular No. 244 dated 16.07.2010, CIRDO/HR/CL/6/2008-09, Cir/45/2010-11 dated 28.04.2010, 261/2010-11, etc.

Clarifications :

- For officers retired/retiring **before** the month of **January**, lump sum amount for the **full** year in which the officer retires may be paid : e-Cir/354/2014-15.
Further details furnished separately in this Chapter.
- Purchase of furniture items through the **Internet** is **now** permitted. Further details furnished separately in this Chapter.
- An officer staying in **ancestral** house is eligible to avail the furniture facility (Staff Circular No. 12/2001-02).

- Those who avail furniture to the extent of **50% or more** of their entitlement, may be paid full annual maintenance lump sum allowance applicable to his substantive grade.
- Those who avail furniture to the extent of **less than 50%** of their entitlement may **not** be paid any annual lump sum amount.
- **Fixtures** are part of the furniture entitlement and additional ceiling for the fixtures have **not** been provided for in the new scheme. However, if the officers are residing in the **Bank's flat**, the items viz. Ceiling Fans, Tube lights and Geysers provided in the flat should be treated as part of fixed fixture items (such as in-built almirah, grills, etc.) and may not be removed on account of transfer of the officer.

When an officer is **transferred** to a centre where he is allotted **Bank's flat**, he may be permitted to hold **2 sets** of such fixtures (one that he may be carrying from the leased house, etc. provided to him at previous centre) and the **storage** of such additional set of fixtures may be arranged by the officer at his **own cost**. However, for the purpose of overall ceiling, the original cost of only one set of fixture of lesser value may be considered.

The entire set of furniture/fixtures provided to the officers, who are going abroad on account of their posting as IBO/IBTO, may be surrendered to the Estate Department/Section concerned in CC/LHO/AU depending on the posting of the officer. The department concerned may dispose of the items by way of auction and their furniture account may be made NIL. On return to India, they may again be provided the furniture/fixtures afresh as per their entitlement. (CDO/P&HRD-PM/33/2007-08 dt.06.09.2007)

- Furniture/fixtures under the new scheme are to be provided to officers of all grades on probation (employees promoted as JMGS I, TOs, Pos, Specialist officers) as is the eligibility of confirmed officers in their Grades. However, in case of officers who resign during the probation, the entire amount given to them to purchase new furniture/fixtures will be recovered from them. (Cir DO/HR/139/2008-09 dt.04.12.2008).
- It will be necessary for the officers in scale VI and VII to carry the furniture and fixtures purchased at the specific requirement/request of the officer upto a total cost of Rs.3.00 lacs, on transfer to their next place of posting.
- If any officer in TEGS VI & above proposes to purchase items of furniture and fixtures, which are not in the prescribed list, the same may be permitted by the competent authority, provided the items are in the nature of furniture and fixture. In such case, the officer will necessarily have to carry the items on transfer/retirement.
- Officers in Scale V and below may purchase an item without restriction on quantity from the list of prescribed items applicable as per his scale within his overall entitlement.

The following electronic/fitness items are included in the prescribed list:

LCD TV any size, AC any size, Laptop/Notebook, Fully automatic washing machine, Refrigerator any size, RO systems, Morning Walker and Foot Massager.

ITEMS, LIFE SPAN OF FURNITURE AND FIXTURES:

The life span of all the items shall be reckoned from the date of purchase. (CDO/P&HRD-PM/6/2010-11 dt.28.04.2010).

- All electronic and electrical items and equipments running on electricity are classified as electronic items except physical health equipments. All other remaining items including physical fitness/health equipments are classified as furniture items. An officer can avail facility of purchasing electronic items 6 times only during his entire service and for purchase of furniture the facility will continue to be availed 3 times only during his service. In case of death of an officer while in service, the family of the deceased officer will be given furniture and electronic items free of cost and the book value of the same will be written off from Bank's books. (CDO/P&HRD-PM/10/2010-11 dt.07.06.2010)

FURNITURE & FIXTURE

Modifications : W.e.f. 01.04.2014 : e-Cir/354/2014-15 :

- Officers of all grades up to TEGS-VII are eligible for reimbursement of **full annual maintenance charges** for the year of their **retirement** even if they retire in the middle of the year.

However, in case any officer **resigns** from the Bank in the middle of the year, he/she is reimbursed annual maintenance charges on **pro-rata** basis.

Other Provisions of Furniture & Fixtures Scheme:

Circular No.: CDO/P&HRD-PM/50/2022 - 23 Dated 5 Nov 2022

- The overall monetary ceiling of Furniture & Fixtures is segregated into following three buckets as per the replacement periodicity and restoration of monetary ceiling to make the Furniture & Fixtures Scheme simple, flexible and more practical:

Bucket	Item Category	Periodicity (Years)	% of overall eligible monetary ceiling (Officers of all Grades)
A	Furniture & Fixtures	10	40%
B	Electronics & Electrical	5	35%
C	Curtain, Mattress & Inverter Battery	3	25%

- b) The revised provision of transferring the ownership of Bank's furniture & fixtures purchased under the scheme to the officials on retirement / voluntary retirement/ exit / removal / dismissal / death of the official / downgrade from Officer cadre to Clerical Cadre due to punishment or reversion is detailed in Annexure-I. Placed in above Circular.
- c) The existing procedure of verification of furniture & fixtures by Branch Manager/ Designated Officer will be dispensed with. Instead, the official will submit a self- declaration certificate regarding purchased furniture & fixtures items as per Annexure-II placed in above circular.
- d) Where both husband and wife are working as officers in the Bank and posted in the same Centre, the furniture may be provided to the officers in whose name the bank's flat/leased accommodation etc. is provided. However, if both are working at different Centres and have been supplied furniture items separately and later come to stay at the same Centre, the officers in such situation may be allowed to hold two sets of furniture. The storage of excess furniture, if any may be arranged by the officers at their own cost.
- e) The existing standard list of items and instruction regarding periodicity norms of Furniture and Fixtures Scheme for all grades of officers issued from time to time will continue.

PROVISION OF FURNITURE & FIXTURES ON RETIREMENT /VOLUNTARY RETIREMENT/ EXIT /REMOVAL /DISMISSAL /DEATH OF THE OFFICER /DOWNGRADE FROM OFFICER CADRE TO CLERICAL CADRE DUE TO PUNISHMENT OR REVERSION

Circular No.: CDO/P&HRD-PM/50/2022 - 23 Date: Sat 5 Nov 2022

- (i) However, if an officer is retired/ voluntarily retired/ removed/ dismissed or allowed to exit from the service within 5 years from the date of purchase of Furniture & Fixtures, the book value of the Furniture & Fixtures items will be recovered from his/her terminal dues.
- (ii) The mattress, curtains and inverter battery being consumable items, may be given to the officers (in all scales) who retires on superannuation, free of cost irrespective of its age.
- (iii) In case of downgrade from Officer cadre to Clerical Cadre due to punishment / reversion, the book value of the Furniture & Fixtures items if any availed by the employee concerned shall be recovered from him/her on the date of such downgrade.
- (iv) In case of death of the official while in service, the family of the deceased officer will be permitted to retain the Furniture & Fixtures already purchased by the deceased officer free of cost and the book value of the same will be written off from Bank's book.

REVISION OF SCHEME FOR PROVIDING RESIDENTIAL FURNITURE AND FIXTURES TO EXECUTIVES / OFFICERS CLARIFICATION

Circular No.: CDO/P&HRD-PM/51/2022 - 23 Date: Tue 15 Nov 2022

The overall monetary ceiling of Furniture & Fixtures has been revised and segregated into three buckets as per the replacement periodicity and restoration of monetary ceiling under the Furniture & Fixtures (F&F) Scheme.

- (I) an officer shall purchase Furniture and Fixtures items from bucket (a) having 10years periodicity for minimum of 40% of overall eligible ceiling and may purchase maximum up to 100% of overall eligible ceiling of F&F scheme subject to the extent of the unutilised ceiling of bucket (a), (b) & (c). In such cases, the replacement periodicity will be as per bucket (a) i.e., 10 years;
- (II) an officer may purchase Electronics and Electrical items from bucket (b) having 5years periodicity, for maximum

up to 60% of overall eligible ceiling of F&F scheme subject to the extent of the unutilised ceiling of bucket (b) & (c). In such cases, the replacement periodicity will be as per bucket (b) i.e., 5 years;

(III) an officer may purchase Curtains, Mattress and Inverter battery having 3 years periodicity i.e., bucket (c) for maximum up to 25% of the overall eligible ceiling of F&F scheme subject to the extent of the unutilised ceiling of bucket(c).

(IV) Further, the revised segregation of ceiling among Furniture & Fixtures items, Electrical & Electronics items and 3 years periodicity items (curtains, mattress & inverter battery) will be applicable to the overall ceiling of F&F scheme. In order to bring further clarity on allocation of overall ceiling of Furniture & Fixture scheme under the three buckets, few illustrations are furnished at Annexure-A. (Placed in above circular)

Further, we invite a reference to the Para (iii) of Annexure-I of the e-Circular no.CDO/P&HRD-PM/50/2022 -23 dated 05.11.2022 and clarified that the said para may be read as under; "In case of retirement / voluntary retirement on completion of 30 years of pensionable service and attainment of 58 years of age (both the conditions to be fulfilled), the depreciation of the Furniture & Fixtures items shall be calculated based on the actual age of the items as on date of retirement and the cost to be recovered as under .

Item Type	Cost to be recovered from Officers
Furniture & Fixtures items more than 5 years of age	Free of Cost
Furniture & Fixtures items more than 4 years of age	@ 20% of the original cost
Furniture & Fixtures items more than 3 years of age	@ 40% of the original cost
Furniture & Fixtures items more than 2 years of age	@ 60% of the original cost
Furniture & Fixtures items more than 1 year of age	@ 80% of the original cost
Furniture & Fixtures items less than 1 year of age	Original cost discounted @ 1.667% per completed month and @ 20% per annum
Electronics items more than 2 year sold as on date of retirement of the office	Free of Cost
Electronics items less than 2 years old as on date of retirement of the officer	Original cost discounted @ 4.167% per completed month on the actual age of the item

**INSURANCE OF BANK'S PROPERTY CLAIM ON LOSS OF/ DAMAGE TO FIXED ASSETS PROVIDED BY THE BANK
(e-cir No. CDO/P&HRD-PM/66/2018-19 dated 26.12.2018)**

The Bank is taking insurance cover on Bank's own assets including those provided to the Officers for residential use. (e-cir No. R&DB/BOD-INS/107/2018-19 dated 21.12.2018)

It has been decided that it will be the obligation on the part of the Officer to lodge claim on loss of/ damage to fixed assets provided to them by the Bank process flow :-

1. on loss (theft/ burglary etc.) of the Assets i.e. (Mobile Handset, Laptop i-pad, Furniture & Fixtures) the concerned Officer will arrange to lodge a insurance claim with the help of the Nodal officer for insurance/ insurance Cell at the respective A.O./ LHO/ Corporate Centre.
2. On settlement of claim the related assets in the Bank's Book will be written off. If the amount of insurance claim is greater than the Book Value of the Assets, the excess amount **will be credited into Bank's P&L account (BGL A/c 4599104.....Profit on Sale of FA)**. In case the claim amount is lower than the Book Value, the same may be recovered from the concerned officer. **In such cases, the entitlement of the Officer will be restored and the Officer will be eligible to replace/ purchase new assets.**
3. Where the Bank has borne the expenses for repairs of assets of the bank, the insurance claim received will be credited to the Bank's Charges Account **(BGL A/C No. 980553-Charges- Repairs to bank's property)**
4. in all other cases of loss/ damage of fixed assets, there will not be any effect on the entitlement of the Officer and new purchase of assets will be allowed only after the expiry of the current entitlement of the officer. **(e-cir No. CDO/P&HRD-PM/66/2018-19 dated 26.12.2018)**

7.8 Reimbursement of Casual Labour to Officers:**Circular No.: CDO/P&HRD-PM/05/2024-25 Dated: 12 April 2024**

Category of officers	Existing Mtly Ceiling (Rs)	Revised Mtly Ceiling (Rs)
TEGS VII	10600	13250
TEGS VI	8950	11200
SMGS V	5790	7200
SMGS IV	3130	3900
MMGS III	2000	2500
MMGS II	1520	1900
JMGS I	900	1125

7.9. Recovery of House/Furniture Rent : w.e.f. 01/11/2022: As per 9th Joint Note dated 08.03.2024.

(i) House rent recovery shall be @ 0.35% of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.

(ii) Furniture rent recovery shall be @ 0.075 % of the first stage of the scale of pay in which the officer is placed.

Living Area (Square Metres)	Standard Rent (Rs.)	Living Area (Square Metres)	Standard Rent (Rs.)
Up to 50	113	151 to 180	433
51 to 60	135	181 to 225	510
61 to 75	157	226 to 300	728
76 to 90	209	301 to 400	901
91 to 105	252	401 to 550	1073
106 to 120	296	Beyond 550	1250
121 to 150	362		

For **servant quarters** and garage, allotted independent of the regular accommodation, recovery shall be at the following flat rates:

Servant Quarter	:	Rs. 17 per month
Garage	:	Rs. 10 per month

NORMS FOR MEASURING "LIVING AREA":

a) Rooms, Kitchen, bath, latrine, store and enclosed verandah	100%	Of the floor area
b) Verandah, corridors and barsati	25%	-do-
c) Porch	5%	-do-
a) Rooms	25%	-do-
b) Verandah	12-1/2%	-do-

PER/17/91 dated 25.03.1991 and CDO/PM/CIR/33 dated 04.09.1999

7.10 Reimbursement of the Cost of Cleansing Materials for maintenance/upkeep of premises and Bank's furniture & fixtures provided at the Residential Accommodation:

As per Circular No.: CDO/P&HRD-PM/96/2020 - 21 Dated: 26 Mar 2021

Category of officers	Existing Monthly Ceiling(Rs)	Revised Monthly Ceiling (Rs)
TEGSSII	2900	5900
TEGSSI	2800	5300
TEGSVII	2200	4200
TEGSVI	2150	3650
SMGS V	1700	2700
SMGSIV	1350	2050
MMGSIII	1200	1700
MMGSII	1125	1425
JMGSI	850	1100

7.11 PROVISION OF UTILITY ITEMS AT THE RESIDENCE OF SUPERVISING STAFF

Circular No.: CDO/P&HRD-PM/62/2019 - 20 Date: Mon 23 Dec 2019

Scheme for Reimbursement of cost on purchase of Utility Items(w.e.f.01/04/2020)

Purpose : Upkeep and maintenance of Bank's residential accommodation/ furniture & fixtures provided by the Bank.

Eligibility: All Supervising staffs, who are supplied furniture by the bank in leased / own premises.

Periodicity : Annual (Financial year – April To March)

Mode of Payment : On certificate basis through HRMS only. (Claim must be made at one time and not on a piece meal basis)

Payable Amount : Scale I to V- Rs. 4500/- p.a. Scale VI & Above Rs. 5500/- p.a

Utility Items : Include Buckets, Mugs, Doormats, Dustbins, Water Containers, Bath mats, etc.

Timeline for Claim : Within the Financial Year (If it is not claimed within the financial year, it will be treated as lapsed. Previous year claim, if any will not be entertained under the scheme).

7.13 LEASED HOUSING ACCOMMODATION – CLOSE RELATIVES

The house belonging to an officer or his/her spouse or his relative falling within the meaning of Regulation 61 (c) of the S.B.I. General Regulations 1955 as mentioned below normally will not be taken on lease for allotment to him:

- i. Spouse
- ii. Father
- iii. Mother (including Step-mother)
- iv. Son (including Step-son)
- v. Son's wife
- vi. Daughter (including Step-daughter)
- vii. Daughter's husband
- viii. Brother (including Step-brother)
- ix. Brother's wife
- x. Sister (including Step-sister)
- xi. Sister's husband
- xii. Brother (including Step-brother) of the spouse
- xiii. Sister (including Step-sister) of the spouse

Though normally the officers will not be permitted to take houses on lease belonging to their close relatives for allotment to them, the Bank may at its discretion permit the officers to avail the facility on case to case basis depending on merits of each case and if the circumstances so warrant subject to the following terms and conditions:

- If Bank's own residential accommodation is available it should be offered to the officer who needs a residence. In such a case, officer should not be permitted to have leased accommodation.
- The house belonging to the officer should not be permitted to be leased to the Bank for his own occupation. Further, the house belonging to the officer's spouse as well as dependent children should also not be permitted to be leased to the Bank for his own occupation.
- In case, the house of a relative of the officer is taken on lease for his occupation, the lease agreement must be entered into with the Bank and not with the officer.
- While entering into lease agreement in respect of house, if belonging to the close relative, Bank should stipulate the condition that when the officer is transferred to other place the Bank will continue the lease agreement as per its needs.

The house acquired by the relative should have been acquired by him/her from his/her own sources (not partly funded by the officer) and that it should be independent and in full occupation of the officer and not shared with the relative. (CDO/PM/17/CIR/48 dt.22.12.2004).

7.14 LEASED HOUSING ACCOMMODATION-HRA ON CAPITAL COST BASIS

HRA on capital cost basis should be paid at the rate applicable at the centre where the house (constructed out of Bank's finance under IHL) of the officers is situated and he/she is permitted to keep his/her family thereat, being the place of choice, irrespective of his/her place of posting. (Cir DO/HR/146/2008-09 dt.21.01.2009).

7.15 RETENTION OF RESIDENTIAL ACCOMMODATION/ TELEPHONE/CAR AFTER NORMAL RETIREMENT/VOLUNTARY RETIREMENT, RESIGNATION & DISMISSAL/REMOVAL FROM SERVICE

Cases relating to	Retention period: accommodation, telephone, car (provided to officers in TEGS VI & above) (Without any approval)
Normal retirement	2 months from the date of normal retirement
Voluntary Retirement (with or without re-employment)	1 month from the date of voluntary retirement
Resignation from service	15 days from the date of resignation
Dismissal / Removal from service	15 days from the date of receipt of order of dismissal/ removal from service

Retention of the above facilities beyond stipulated period will not be permitted under any circumstances.

Any retention beyond the permitted period will be dealt with as per extant instructions like recovery of commercial rent etc. However newspaper, casual labour, cleansing materials etc., if provided, should be withdrawn immediately.

7.16 RETENTION OF HOUSE BY FAMILY MEMBERS ON DEATH OF THE OFFICER:

In respect of officers up to SMGS-V

Up to 3 months	Respective GM for network branches and Deptts. at network headquarters and for Deptt. under the direct administrative control of the CGM.
Upto 12 months or completion of the academic year of dependent children, whichever is earlier.	Chief General Manager

**7.17 CHUMMERY ACCOMMODATION FOR FEMALE OFFICERS IRRESPECTIVE OF GRADE -
eCir CDO/P&HRD/PM/17/2010-11 dt.24/06/2010, eCir CDO/P&HRD/PM/38/2015-16,
eCir CDO/P&HRD/PM/22/2017-18 dt. 16/06/2017, eCircular No. 532 dated 29.07.2015 :**

Keeping in view the above facts, the Executive Committee of the Central Board of the Bank in its meeting held on 22nd July, 2015, has approved a scheme of chummary accommodation for female officers irrespective of grade up to Scale V who are posted in RUSU areas, to facilitate their work in hasselfree environment with undernoted terms and conditions:

- i. Chummary accommodation will be provided at RUSU centres as also at nearby other centres, centrally located, within commutable distance from the place of posting. When established at LHO/RBO Centres, the Chummary accommodation will be provided preferably in Bank's own premises, subject to availability of vacant bank flat. A separate accommodation may also be hired at these centres and/or other centres if minimum 4 or 6 women employees are willing to avail chummary facility at a time.
- ii. **The facility shall be available for all female officers irrespective of grade provided they are posted in RUSU Centres. Separate arrangement for TEGS-VI & VII officers will continue as hitherto.**
- iii. The facility will be provided in sharing basis (each room for minimum 2 officers) along with basic amenities viz. Bed with mattress /Geyser/ Ceiling Fan /light fitting /Almriah/Water purifier/ Writing Table & Chair (as per Annexure -I).
- iv. In view of the fact that the accommodation will be shared by a group of officials and the occupants will keep on changing, the agreement of lease for the accommodation will be entered between Bank and landlord.
- v. Electricity charges will be borne by the group of the officers.
- vi. The occupants will make their own arrangement for food/boarding /parking etc.
- vii. Housekeeping and Maintenance will be arranged by the occupants at their cost. No separate security guard will be provided by the Bank.
- viii. Chummary facility will not be shared by children/spouse of the employee.
- ix. The occupants will execute an undertaking/agreement binding themselves, inter-alia, for bearing electricity charges, maintenance cost etc on sharing basis and also agreeing not to hold Bank responsible for security or any incidents which may take place in the premises. The undertaking / agreement shall be drafted in consultation with the law department of the circle.
- x. Originally, recovery for availing chummary accommodation was at the rate of 1% of the first stage of scale in which the officer is placed, minimum Rs 500/- per month.
Review : The Central Human Resources Committee (CHRC) in its meeting dated 01.06.2017 has approved increase in the rate of recovery from the officials as detailed in e-Cir/279/2017-18.
The revised recovery rate is effective from 01st June, 2017.
- xi. The Chief General Manager of the Circle will be the competent authority to approve chummary accommodation in a particular centre and the Circle authorities will arrange accommodation, amenities, etc and will also manage cost structure through their Premises & Estate Department.
- xii. Accommodation arranged by circles can also be used by female officers of Corporate Centre establishments located in same geographical area, if they need to be posted in RUSU area.
- xiii. Circles shall identify specific centres for establishing chummary accommodation around which there are a number of RUSU branches, wherein lady officers can be placed so that there are constant flow of lady officers in these areas. HR department of each Circle will take care of the following issues prior to approving a certain number of chummary accommodation and its location:
 - a. Number of female officers who would need to be posted for RUSU assignment in the next two years.
 - b. Number of female friendly branches in the RUS-U areas of the circle where they can be posted.

- xiv. Each Circle be permitted to arrange and approve need based accommodation for female officers upto 10% of their present strength in the Circle.
- 2. There is no change in the guidelines of the existing scheme of chummary accommodation.

7.18 ENTITLEMENT FOR REIMBURSEMENT OF PURCHASE OF ASSETS PROVIDED TO OFFICERS CLARIFICATIONS ON POST IMPLEMENTATION OF GOODS AND SERVICES TAX (GST)

Circular No.: CDO/P&HRD-PM/82/2017 - 18 Date: Mon 8 Jan 2018 entire bill amount will be considered as part of Entitlement.

For reimbursement of purchase of assets provided to officers such as Furniture & Fixtures, Mobile Handset, Lap top, i-Pad, Briefcase, if the tax invoice complies with the GST provisions such as having vendor's GSTIN and Bank's GSTIN, the reimbursement would be entitlement plus applicable GST component. In case the invoice does not have vendor's GSTIN and Bank's GSTIN or does not show GST component separately, the

7.19 RESIDENTIAL FURNITURE PROVIDED TO OFFICERS MODIFICATION: ON REPATRIATION TO PARENT CIRCLE

Circular No.: CDO/P&HRD-PM/81/2017 - 18 Date: Sat 6 Jan 2018

As per instructions contained in e-Circular CDO/P&HRDPM/30/2013-14 dated 12/09/2013 officers in all grades who have been transferred out of Circle on administrative ground are eligible for 20% additional entitlements over the grade wise 20% entitlement. entitlement to officers for purchase of residential furniture. Once an officer returns his parent circle his entitlement becomes the normal entitlement.

Sometimes, the officers on repatriation are not in a position to replace even those items, whose life span has expired. Accordingly, it has been decided by competent authority that the entitlement of an officer on repatriation to parent Circle, will not be reduced to his normal entitlement, as per scale but he/she will not be able to purchase new items above his normal entitlement. However, if lifecycle of any existing item expires, he would be able to replace within the additional 20% entitlement.

7.19 (a) STAFF: OFFICER: SCHEME FOR PROVIDING RESIDENTIAL FURNITURE AND FIXTURES TO EXECUTIVES/OFFICERS

e-Circular No. : CDO/P&HRD-PM/56/2024-25 dated 24-12-2024

CLARIFICATION

Please refer to our e-Circular no. CDO/P&HRD-PM/81/2017-18, CDO/P&HRD-PM/50/2022-23, CDO/P&HRD-PM/51/2022-23 and CDO/P&HRD-PM/75/2022-23 dated 06.01.2018, 05.11.2022, 15.11.2022 and 24.02.2023 respectively on the captioned matter.

2. As per the extant instructions, officers transferred out of their parent Circle on administrative grounds receive a 20% additional entitlement over their grade-wise limit for purchasing residential furniture and fixture items. Upon repatriation, this additional limit is retained, but officers cannot purchase new items beyond their normal entitlement. Expired items can only be replaced within the additional 20% limit by purchasing the same items at the original cost. In this regard, the competent authority has approved specific clarifications to the scheme for officers returning to their parent circle as follows:

- a) Retention of the Additional 20% Limit: Upon returning to parent circle, the additional 20% limit (if availed) will be continued to be retained by the official.

Officers will be permitted to purchase new items against expired items within their overall ceiling (including 20% additional limit).

- b) Promotion to higher grade and Revision of monetary ceiling: However, upon promotion or revision of limits, the additional 20% will be subsumed into the new ceiling (on account of promotion or revision of ceiling). If the upgraded ceiling is lower than the enhanced entitlement, officers may retain their previous higher limit.
- 3. Additionally, it has been decided by the competent authority to issue clarification on the guidelines for handling Furniture & Fixtures availed by officers who are downgraded from a higher scale to a lower scale due to disciplinary action, as follows.
 - a) Entitlement Adjustment :
Upon downgrade to a lower scale, the officer's entitlement for Furniture & Fixtures will be reduced to the limit applicable to the downgraded scale.
 - b) Retention of Existing Items:
However, the officer will be allowed to retain and use the furniture and fixture items already availed or purchased under the scheme, even if the total exceeds the entitlement limit of the downgraded scale. There will be no requirement for the officer to surrender any furniture or fixture items, nor will there be any recovery of the book value for items exceeding the downgraded entitlement. de for items exceed
 - c) Restriction on Future Purchases: on Future Purchases:
Further, the officer will not be permitted to purchase new furniture or fixture items until the availed limit, prior to the downgrade, naturally reduces to the entitlement limit of the downgraded scale.
 - d) Annual Maintenance Charges: Moreover, the officers will be eligible to claim Annual Maintenance Charges (AMC) for Furniture and Fixtures according to the downgraded scale. No pro-rata recovery will be necessary if it has already been claimed for a particular F.Y. at the rate applicable prior to the downgrade.
- 4. All other instructions issued in the matter from time to time shall remain unchanged.

7.20 Reimbursement of monthly bills on residential telephone / internet broadband and mobile connection usage. (Circular No.: CDO/P&HRD-PM/96/2020 - 21 Dated: 26 Mar 2021)

At present, the monthly expenses on usage of landline, broadband and mobile facility etc in respect of Executives in the grade of TEGS-VI and above in majority of cases, are being directly paid by the Bank. The officials in the grade upto SMGS-V are being reimbursed against submission of monthly bills by the Bank in HRMS.

It has now been decided to club Residential Landline, Broadband facility and Mobile monthly sim card charges together and permit consolidated reimbursement of lump sum expenses on certificate basis to the officers upto the grade of SMGS-V.

Residential Landline, Broadband and mobile monthly bills in respect of Executives in the grade of TEGS-VI and above, shall be continued to be paid under the existing procedure. However, such Executives shall be provided with alternative option of the facility of reimbursement of lumpsum amount on certificate basis in lieu of the existing facility.

Under the revised arrangement, users may avail prepaid and post-paid facility in choosing landline, broadband and mobile sim card. This will help the officials to have their own choice depending upon the local network availability and prevailing call charges.

The revised entitlement shall be as under:

Revision of Mobile & Landline/ Broadband bill:

Officers in grade upto SMGS-V	Existing ceiling (Rs.) (including GST)		Existing combined ceiling (Rs.)(including GST)	Revised combined ceiling (including GST)
	Mobile	Landline/ Broadband		
JMGS-I	590	710	1300	1300
MMGS-II	708	942	1650	1650
MMGS-III	840	960	1800	1800
SMGS-IV	1062	2138	3200	3200
SMGS-V	1475	2125	3600	3600

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

Executive in the grade of TEGS-VI & above	Existing ceiling (Rs.) (including GST)		Revised combined ceiling (including GST) (Rs.*)
	Landline/ Broadband	Mobile	
TEGS-VI	3540	No Ceiling	6000
TEGS-VII	4640		7000
TEGSS-I	6840		8500
TEGSS-II	8740		10000

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

Mobile Handset : GST : The Bank has recently decided that for reimbursement of purchase of assets provided to officers such as Furniture & Fixture, Mobile Handset, Laptop, i-Pad, Briefcase, if the tax invoice comply with the GST provisions such as having vendor's GSTIN and Bank's GSTIN, the reimbursement is entitlement **plus** applicable GST component. In case the invoice does not have vendor's GSTIN and Bank's GSTIN or does not show GST component separately, the entire bill amount is considered as part of Entitlement : e-Cir/1192/2017-18.

- i) The officers shall use mobile phone **judiciously** and **economically**.
- ii) Towards a step forward for routing the staff payments through **HRMS portal**, necessary service has been rolled out for reimbursement of the cost of Mobile Handsets to officers in grades JMGS-I to TEGSS-II of the Bank with immediate effect : e-Cir/741/2014-15.

All the Branches/offices should route all their reimbursements covered by the service through HRMS portal **only**.

PROVISION OF MOBILE PHONES TO OFFICIALS / EXECUTIVES EXTENDING THE FACILITY TO CIRCLE BASED OFFICERS (CBOs) AND TRAINEE OFFICERS (SYSTEM) IN JMGS-I GRADE/SCALE: Circular
No.: CDO/P&HRD-PM/66/2021 - 22 Dated: 11 Nov 2021

It has been decided to extend the facility of Mobile Handset to Circle Based Officers (CBOs) & Trainee Officers (System) during their probation period as per the eligible periodicity and entitlement of JMGS-I officers. However, in case CBOs / TOs (System) leaving the Bank before the period of 3 years, the book value of the Mobile Handset will be recovered from them

MOBILE PHONE TO OFFICERS / EXECUTIVES REVISION OF ENTITLEMENT

Circular No.: CDO/P&HRD-PM/57/2020 - 21 Date: Sat 5 Dec 2020,
CDO/P&HRD-PM/07/2024-25 Dt. 12.04.2024

(I) MOBILE HANDSET TO OFFICERS / EXECUTIVES : REVISION/ UPDATION

Grade	Existing Entitlement (Plus GST)	Revised Entitlement (Plus GST)
TEGSS-II	45000	100000
TEGSS-I	35000	85000
TEGS-VII	30000	65000
TEGS-VI	25000	55000
SMGS-V	15000	30000
SMGS-IV	13000	20000
MMGS-III	8000	15000
MMGS-II	7000	12000
JMGS-I	6000	10000

An officer is eligible for new handset after 2 years of purchase. In order to give an edge for availing the revised limit.

(II) PROVISION OF i-PAD & LAPTOP TO TOP EXECUTIVES REVISION OF ENTITLEMENT : CLARIFICATION

Circular No.: CDO/P&HRD-PM/59/2020 - 21 Date: Tue 8 Dec 2020

Clarification : The officials / Executives who have purchased mobile handsets / i-Pads and laptops etc. prior to the date of issue of Circular i.e. 05th December, 2020, will be eligible for subsequent purchase of mobile handsets, i-Pads and laptops etc. after expiry of 2 years from the date of purchase as an one time measure only. Thereafter, the eligibility for further purchase would remain, as hitherto, 3 years from the date of purchase.

- (i) Further, as an one time measure the following benefits have been extended to the Executives.
 - (a) An executive who had availed iPad/MS Surface Pro/Lapto 2 years prior to the date of this Circular shall be eligible for availing the revised limit immediately before expiry of 3 years period.
 - (b) An Executive who has purchased iPad/Laptop during the current financial year i.e. after 01.04.2020, shall be eligible to purchased accessories within the excess amount i.e. over and above the existing limit within the revised limit.
 - (c) An Executive who has spent additional amount while purchasing the device during the current financial year i.e. after 01.04.2020 shall be eligible to get reimbursement towards the additional amount spent over and above their existing entitlement. Such reimbursement of additional amount shall however be restricted to revised entitlement only.
- (ii) After availing this one-time relaxation, the concerned Executive will be eligible to avail subsequent facility after 3 years period from the date of purchase of such devices. The date of 3 years period shall be reckoned from the date of purchase of device.
- (iii) Additional amount towards aforesaid purchase of accessories/reimbursement shall be paid manfully and shall be incorporated in HRMS as soon as the facility is developed in HRMS. However, the subsequent eligibility for availing the facility shall be from the date of original purchase of device (i-Pad, Laptop etc.)
- (iv) if an Executive would like to buy one iPad/Laptop with cost higher than the revised ceiling, he/she would be permitted to buy the same. However, reimbursement would be restricted to the revised ceiling.

7.22: PROVISION OF FACILITIES TO OFFICIALS TO DISCHARGE OFFICIAL DUTIES REIMBURSEMENT OF COST OF MOBILE HANDSET TO OFFICERS PURCHASE OF BRIEFCASE/ HANDBAG FOR OFFICERS LAPTOP TO OFFICIALS IN GRADES TEGS – VI & ABOVE I-PAD TO OFFICIALS IN GRADES TEGS – VII & ABOVE AND TEGS – VI ON SELECTIVE BASIS

Circular No.: CDO/P&HRM:D-PM/73/2018 – 19 Date: Wed 2 Jan 2019

1. **The need for prior administrative approval for purchase of Mobile Handset, Briefcase, Lap top & i-Pad/ Microsoft Surface Pro, has been dispensed with.**
 - i. The officials, in terms of their eligibility and entitlement and in compliance with applicable guidelines, shall be allowed to purchase and seek reimbursement from the Bank, as and when the facility becomes due to them.
 - ii. The above facilities are reimbursed through HRMS. However, in case the details of previous availment/ reimbursement are not available in the HRMS, the same will require confirmation by the respective department/ establishment from the records. In no case any reimbursement should be permitted outside of HRMS.
 - iii. The requirement of noting such availment in Service Sheets of the officials is dispensed with.
 - iv. Self-certification by the officials will suffice for claiming such reimbursements. There will not be any requirement of forwarding/ recommendation for payment by Controllers/ Branch Head/ Departmental Head.
 - v. The approving authority in HRMS, before authorizing the claim, will satisfy himself with regard to compliance with the related provisions including entitlement, eligibility to claim related accessories, GST etc.
2. **Providing Mobile handset to Probationary Officers/ Trainee Officers during Probation Period:**
 - i) Officers who have completed 2 years of service in the Bank are provided with mobile handset at present. Keeping in view Bank's enhanced focus on technology products, launching of Bank's applications on Mobiles etc., it has been decided to extend the facility of Mobile Handset to all officials in the grade of JMGS-I, including Probationary Officers/ Trainee Officers during their probation period. However, in case of Probationary Officers/ Trainee Officers leaving the Bank, the book value of the Mobile Handset will be recovered from them.
3. **Extending the facility of providing Briefcase(s)/ handbag(s) to all confirmed officers:**

Officers who are required to carry official papers on a regular basis, are provided with Briefcase(s)/ handbag(s) for official use at present. In order to bring in uniformity and consistency across all levels, it has been decided to extend the facility of providing Briefcase(s)/ handbag(s) for official use to all confirmed officers in the Bank.

The instructions will also be applicable in case of officers on probation in the Scale-II and above, as they are assigned KRAs and given greater responsibilities from the start. Probationary Officers/ Trainees Officers during the probation period will not be eligible for the facility.

4. **Apple i-Pad/ Microsoft Surface Pro to all officers in the grade of TEGS-VI:**
Officials in grades of TEGS-VI are at present eligible for the Apple i-Pad or Microsoft Surface Pro on selective basis as decided by the Controller not below the rank of CGM. To facilitate Executives in discharging their official duties, it has been decided that all officers in the grade of TEGS-VI will be eligible for i-Pad/ Microsoft Surface Pro, within the existing provisions, without separate prior approval.
5. **The above provisions are not applicable for Officers engaged on Contract basis.**

7.22 (a) SCHEME FOR EXTENDING MISCELLANEOUS BENEFITS / FACILITIES TO EMPLOYEES/OFFICERS ON VOLUNTARY RETIREMENT PROVISION OF LAPTOP FOR OFFICIALS IN TEGS-VI AND ABOVE
CLARIFICATION Circular No.: CDO/P&HRD-PM/50/2021 – 22 Dated: 14 Sep 2021

Bank now clarify that the existing provision contained in Sl. No. 3 of Annexure-III of e-Circular No. CDO/ P&HRD-PM/ 58/2015-16 dated 7th October 2015 regarding retention of laptop for TEGS-VI and above officials in case of **normal retirement** as well as **voluntary retirement on attaining 58 years of age and 30 years of service/ pensionable service (both the conditions to be fulfilled)** may be read as under: -
“To be retained without any cost, irrespective of period of use.”

7.23 Reimbursement of Pest Control Expenses
(As per Circular No.: CDO/P&HRD-PM/96/2020 - 21 Dated: 26 Mar 2021)

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

GRADE	Yearly entitlement (Rs.)
TEGSS-I& above	4000
TEGS-VI & VII	3000
SMGS-IV & V	1500
JMGS-I, MMGS-II & III	1100

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

CHAPTER - 8 : SUPPLY OF BRIEFCASE & NEWSPAPERS

8.1 STAFF SUP.: BRIEFCASE/HANDBAG : BRIEFCASE / HANDBAG ALLOWANCE FOR OFFICERS (As per Circular No.: CDO/P&HRD-PM/96/2020 - 21 Dated: 26 Mar 2021)

At present officials are required to submit bills / cash memos for approval towards purchase of Briefcase/ Handbag once in 3 years. It has been decided to dispense with the existing process of submission of bills and all officials are permitted to apply for Briefcase / Handbag Allowance instead of submission of bills. Application for such allowance will be carried **with auto-approval** once in 3 years through HRMS. The revised monetary ceiling applicable to officers in all grades, towards Briefcase / Handbag Allowance shall be as under:

GRADE	EXISTING MONETARY CEILING (Rs.) (Excluding GST)	REVISED MONETARY CEILING (Rs.) (Including GST)
TEGSS-II	14,000	21,000
TEGSS-I	13,700	20,000
TEGS-VII	9,500	14,000
TEGS-VI	9,000	13,000
SMGS-V	7,000	9,000
SMGS-IV	6,000	7,500
MMGS-III	4,500	6,000
MMGS-II	3,900	5,000
JMGS-I	3,000	4,000

8.2 Reimbursement of 5-in-1/4-in-1 (Conveyance Expenses, Cost of Newspaper / Magazine, Casual Labour, Cleansing Materials. Circular No.: CDO/P&HRD-PM/96/2020 - 21 Dated: 26 Mar 2021)

In terms of the extant provisions, Officers in different grades are entitled for reimbursement of various monthly perquisites viz. conveyance expenses, cost of newspaper/ magazine, casual labour and cleansing materials depending upon the grade / scale of the official and Executives. It has been decided to modify the process of payment of miscellaneous benefits under this head **on certificate basis with self- approval facility.** Details of Existing Ceiling vis-à-vis Revised Ceilings of Miscellaneous perquisites:

Reimbursement of Cost of Newspapers/Magazines:

Category of officers	Existing Monthly Ceiling (Rs.)	Revised Monthly Ceiling (Rs.)
TEGSSII	6000	9500
TEGSS-I	5750	9000
TEGSVII	5500	8500
TEGSVI	4250	6500
SMGS V	1400	2000
SMGS IV	1240	1700
MMGSIII	840	1200
MMGSII	800	1100
JMGSI	550	750

- i) Officers, who are on **authorised leave**, other than study leave/extra-ordinary leave, are eligible for the facility for such period also. **87/1990**
- ii) The **entitlement** of an officer to various benefits/perquisites are applicable to a particular grade/scale begins from the **date** he/she is **promoted** to that grade/scale and **not** from **retrospective effect** in case of back-dated promotion. Hence claim for arrear benefits with retrospective effect **cannot** be lodged.

CHAPTER - 9 : REIMBURSEMENT OF ENTERTAINMENT EXPENSES

9.1 Reimbursement of Entertainment Expenses:

Revised Instructions : **e-Cir/P&HRD-PM/05/2024-25 dated 12/04/2024**

There is a combined entitlement for reimbursement, including entertainment expenses and expenses incurred on tea, coffee, cold-drinks, snacks, etc. as under :

Revised Combined Entitlement for Entertainment & Tea/Coffee, etc. as per CDS Roles

<i>Scale</i>	<i>Non-Measurable</i>	<i>Measurable</i>	<i>Budgetary</i>
SMGS-V	28,500	45,000	66,000
SMGS-IV	25,000	38,500	56,000
MMGS-III	21,500	32,000	46,500
MMGS-II	19,000	26,000	36,000
JMGS-I	16,500	21,000	28,500

Other Instructions : e-Cir/877/2016-17 :

- i. Entitlement is decided on **monthly** basis as per major role held during the period.
- ii. Entitlement of **Liaison Officers** is as per Category-II.
- iii. Officers retiring on **superannuation** : Earlier, the ceiling for the whole year was payable irrespective of date of retirement. Since changed as detailed below.
- iv. Submission of **bills, cash memos** for claiming reimbursement of entertainment expenses has been **done away with.** **45/2006-07**

Revised Policy : w.e.f. 01.04.2017 :

The Bank has approved following revisions in the policy : e-Cir/396/2017-18 :

- I) The entitlement for reimbursement of Entertainment expenses is **solely** on the basis of role type in the CDS, as under :

Role Type	Description
Category-I	Budgetary
Category-II	Measurable
Category-III	Non-Measurable

- II) Entitlement is decided on **monthly** basis as per major CDS role held during the period. Officers are allowed to claim reimbursement of the Entertainment expenses from the 1st of the last month of the respective quarter. Entitlement for the FY **lapses** as on **30th April** of the next FY and no extension is granted.
- III) Earlier, during **Sabbatical Leave**, officials were not entitled for reimbursement of Entertainment expenses. Now, an Official is entitled for reimbursement of Entertainment expenses for the full quarter, if he/ she is present in the office for any part of the quarter.

- IV) Officers on **Deputation** to other Organizations/ Associates & Subsidiaries/ GOI, Probationary Officers/ Trainee Officers, Medical Officers, and Roles/ Assignments where position is not set in CDS/ HRMS, are covered under the Category-III, i.e., Non-measurable roles for the purpose of entitlement for reimbursement of Entertainment expenses.
- V) Officers **retiring** during the year are now entitled for the reimbursement of Entertainment expenses up to and inclusive of the **monthly** in which they retire. For example, officers retiring in June are entitled for the Entertainment expenses for the April-June quarter and those retiring in July are paid up to July-September quarter.

There is no change in other eligibility criteria and operating guidelines. Revised instructions as above are applicable from **1st April, 2017**.

9.2 Club Membership: *Cir CDO/P&HRD/PM/13/2015-16 dt 28/04/2015, e-Cir/121/2015-16, 106/2003-04* BMs., Mgrs. of Divns.*, RDMs, DCs, LBOs and all Officers in SMGS-IV and above are allowed to join one club in their area, subject to report to the Controlling Authority concerned. Admission fee up to the prescribed amount is reimbursed, and the membership subscription of the club up to the prescribed amount (per annum) is borne by the Bank by debit to the Bank's Charges Account; remaining amount of admission fee/ membership subscription, if any, is borne by the Officer or claimed by him through his personal entertainment quota.

** Business & Accounts*

Admission fee and subscription to local BMs'/Bankers' Club is paid by the Bank separately, depending on the merits of each case to be decided by the CGM.

The Bank has recently has revised the club membership scheme for officers up to the grade SMGS-V with terms and conditions detailed in e-Cir/121/2015-16.

Officers posted in areas	Celling (Rs.) Per Annum
Metro	Rs.10000/-
Urban	Rs.7500/-
Rural & Semi Urban area	Rs.5000/-

CHAPTER - 10 : SILVER JUBILEE AWARD

**W.e.f. 01.09.2016: CDO/P&HRD-PM/65/2016-17 dt.06/09/2016,
e-Cir/759/2016-17, 22/2023-24 dt. 24.07.2023**

10.1 SILVER JUBILEE AWARD : On completion of 25 years of unblemished service, the Award in the form memento/gift vouchers, the intrinsic value of which should not exceed the following limits, are presented to the eligible officers.

Category of Staff	Revised Ceiling (in Rs.)	Category of Staff	Revised Ceiling (in Rs.)
SMGS-V	Rs. 50,000/-	MMGS-II	Rs. 26,000/-
SMGS-IV	Rs. 47,000/-	JMGS-I	Rs. 22,000/-
MMGS-III	Rs. 29,000/-		

Other guidelines related to the scheme for Silver Jubilee Award are as under :

- i. Employee completing 25 years of service in the Bank will be eligible for the award provided no penalty/punishment (other than censure/warning) has been imposed upon him/her during the last three years from due date (i.e. on completion of 25 years of service). If the rigour of penalty is in operation, the award may be released after the debarment period is over.
- ii. The revised ceiling is exclusive of the Goods & Service Tax (GST) amount and the applicable GST will be paid over and above the ceiling subject to fulfilment of the Bank's GST guideline.
- iii. Employees of the Bank deputed to other organisation / subsidiary will also be eligible for Silver Jubilee Award on completion of 25 years of service and no cost shall be recovered from the depute organisation for Silver Jubilee Award irrespective of the packages opted by the concerned employee.
- iv. The onus for ensuring that the Silver Jubilee Award is presented to eligible employee, within one month of his completing his 25 years of service in the Bank, lies on the controller of the respective employee. As such, the award will be bestowed without seeking any application from the employee.
- v. The revised cost ceiling of the Silver Jubilee Award will be applicable w.e.f. 31.07.2023. However, if through omission an eligible employee has not been given the award on due date (i.e., on completion of 25 years of service), he / she shall be eligible for the increased amount (as per the scale on due date) of the award. However, in no case the differential amount will be made available to the employees where the award has already been given in the past.
- vi. Any employees engaged on contract/temporary/casual or any officer who is paid on commission basis will not be eligible for this award.

10.2 Silver Jubilee Award : e-SBS, e-SBIND Emp. : The silver jubilee award is bestowed on the employees in token of having completed 25 years unblemished service in the Bank. As such, this award can be given only once in the entire service of the individual employee : e-Cir/111/2012-13.

PROJECT -HRMS: ROLL OUT OF NEW SERVICE RECORDING GRANT OF SILVER JUBILEE AWARD IN HRMS & MIS REPORT. Circular No.: CDO/P&HRD-PM/33/2019 - 20 Date: Thu 22 Aug 2019

The functionality for recording the grant of Silver Jubilee Award and MIS report has since been rolled out in the HRMS.

10.3 Gift Cards : Silver Jubilee Award is presented to eligible employees in the form of a gold coin of the above intrinsic value, or in the form of gift vouchers worth above of some prominent store with a wide range of choice of gift items. The **choice** of the item may be left to the **employee**. **e-Cir/501/2009-10**

The Bank recently decided that SBI Gift Cards can also be one of the options in the form of which the Silver Jubilee Award can be presented to eligible employees.

10.4 **PRESENTATION OF MEMENTO ON RETIREMENT**

(CDO/P&HRD-PM/64/2016-17 dated 06.09.2016, 21/2023-24 dt. 24.07.2023)

Every retiring staff member (excluding voluntary retirement or compulsory retirement) is presented with a memento on Banks behalf preferably in the form of a silver salver/ article with suitable inscription / legend which could be preserved with pride and cherished memories, with cost ceiling in respect of various categories of employees as under: (This will be in addition to the memento given on completion of 25 years of service.) The monetary ceilings are as under :

Category of Staff	Ceiling on cost of Memento	Category of Staff	Ceiling on cost of Memento
Scale I	Rs.16,000/-	TEGSVI	Rs. 90,000/-
MMGSII	Rs.20,000/-	TEGSVII	Rs.1,00,000/-
MMGSIII	Rs.25,000/-	TEGSSI	Rs.1,51,000/-
Scale IV	Rs.43,000/-	TEGSSII	Rs.1,69,000/-
SMGSV	Rs.45,000/-	Managing Director	Rs.2,25,000/-
		Chairman	Rs.2,81,000/-

Other operating guidelines of the scheme for presentation of memento on retirement are as under:

- The revised cost ceiling of the retirement memento will be applicable to the employees retiring on or after 31.07.2023.
 - The revised cost ceiling is excluding of the Goods & Service Tax (GST) amount and the applicable GST will be paid over and above the ceiling subject to fulfilment of the Bank's GST guideline.
 - Employee retiring under Voluntary Retirement or Compulsory Retirement will not be eligible for the retirement memento. However, employees taking voluntary retirement under the scheme on completion of 30 years of pensionable service and attainment of 58 years of age (fulfilling both the criteria) will be eligible for the retirement memento.
 - Deputed employees will be eligible for memento on retirement and no cost shall be recovered from the depute organisation for Retirement Memento irrespective of the package opted by the employee.
 - Any employees engaged on contract/temporary/casual or any officer who is getting remuneration on commission basis will not be eligible for this memento.
- Further, a get-together of staff members may be held at the branch/office in honour of the retiring staff member in which expenditure towards tea, etc. up to Rs. 20/- per head may also be permitted to be incurred.

Get together at unit level and issue letter of appreciation is to be arranged for all employees, who are leaving the Bank on Retirement/Superannuation/Voluntary Retirement/Exit Option.

66/2006-07

CHAPTER - 11 : EXECUTIVE HEALTH CHECK-UP SCHEME

11.1 REVAMPING OF EXECUTIVE HEALTH CHECK UP (EHC) SCHEME

eCir:CDO/P&HRD-IR/14/2025-26 Date: 1 Jul 2025

Bank has introduced the Scheme of Annual Executive Health Check-up for Supervising Staff in MMGS-II having more than 35 years of age and for all MMGS-III & above officials vide Circular No. CDO/P&HRD-IR/88/2018-19 dated 15th February 2019.

The Scheme is revamped with an idea to include certain specific tests for officials who are in higher age group and to exclude certain unwarranted investigations for relatively lower age group officials. Hence, competent authority has revised the Packages keeping in mind the disease risk profile and its variance with age and gender. Presently, our EHC is categorized basically on Scale of the officers. Now, instead of grade-wise packages, the existing scheme has been divided into three packages for officials in Scale I, II & III above 35 years of age. another package for SMGS-IV and above officials up to 45 years of age and one package for SMGS-IV and above officials above 45 years of age. The details of the proposed packages are attached as Annexure 'A' 'B' and 'C'. Accordingly, now officers in JMGS-I scale, aged above 35 years are also eligible for Executive Health Check-up scheme.

The existing concept of specialized test has been discontinued, for bringing all The existing relevant tests under same bracket.

All other terms & conditions of the existing Executive Health Check-up scheme vide Circular no: CDO/P&HRD-IR/88/2018-19 dated 15/02/2021 will remain unchanged. In case of Officials in the scale of TEGSS-I and above, if any additional test deemed necessary by the Bank Medical Officer before the Health Check-up, the same may be carried out & paid by the Bank as part of Executive Health Check-up Scheme.

The approved rates for each package shall be as under :

Package for officials in Scale I, II and III above 35 Years (Annex A)	Rs. 5250/-
Package for SMGS IV and above Officers upto 45 Years (Annex B)	Rs. 6,100/-
Package for SMGS IV and above Officers above 45 Years (Annex C)	Rs. 9,000/- (Male)
	Rs. 9,900/- (female)

CHAPTER - 12 : LATE SITTING, WORKING ON SUNDAYS/HOLIDAYS

12.1 Working on Sundays / Holidays :

12.1 Reimbursement of Out-of-Pocket Expenses to Officers working on Sundays / Holidays on Extreme Emergencies

(Circular No.: CDO/P&HRD-PM/96/2020 - 21 Dated: 26 Mar 2021)

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

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

Human Resources: Working on Sundays and Holidays-A Clarification

HR/CD&S/2022-23/MR/61, 23 August 2022

Officers to be provided out of pocket expenses (Rs. 2000/- per day) invariably through HRMS only.

or

Compensatory off to be provided to officers for working on Sundays/Holidays in terms of Circular No. CDO/PM/CIR/29 dated 05th Sept. 2000.

**CHAPTER -13 :
STAFF ADVANCES/LOANS***

13.1a Conveyance Loan Scheme :

CDO/P&HRD-IR/67/2020-21: DATE: 21/12/ 2020,

CIR.30/2024-25 DT. 16.07.2024

Eligibility : All confirmed officers are eligible for car loan.

Quantum of Loan:

Circular No.: CDO/P&HRD-IR/30/2024 - 25 Date : 16.07.2024

S.NO	Category	Existing Limit	Revised Limit
1	Scale I to Scale III	Rs.15 lacs	Rs. 20 lacs
2	Scale IV & V	Rs.15 lacs	Rs. 25 lacs
3	TEGS VI & VII	Rs.20 lacs	Rs. 30 lacs

13.1b FOR TWO-WHEELER LOAN

S.N.	Category	Existing	Revised
1	For confirmed Officers	90% of cost of two wheeler within the overall limit of Conveyance Loan i.e., For JMGS-I to SMGS-V: Rs.15 lakh and Scale-VI to TEGSS-II Rs.20.00 lakh	90% of cost of two wheeler within the overall limit of Conveyance Loan i.e., For JMGS-I to SMGS-V: Rs.15 lakh and Scale-VI to TEGSS-II Rs.20.00 lakh 90% of the cost of Two Wheeler within overall revised eligibility of Conveyance Loan i.e. For Scale I to Scale III: Rs.20 lakhs; For Scale IV to Scale V: Rs.25 lakhs; TEGS VI to TEGS VII: Rs.30 lakhs and TEGSS I to TEGSS-II: Rs.35 lakhs.
2	For Officers not yet confirmed	90% of cost of two wheeler subject to a ceiling of Rs.1,50,000/-	90% of cost of two wheeler subject to a ceiling of Rs.2,00,000/-

Margin : 10%.

Rate of Interest : 5.5% p.a. simple : w.e.f. 01.04.2020 : CDO/P&HRD/IR/95/2019-20, dt:31/03/2020.

ii) PURCHASE OF SECONDHAND CAR: Age of the vehicle should not be more than 5 years old, and the entire Car Loan should be repaid within the useful life of the vehicle as certified by the approved valuer (Useful life of the vehicle to be considered is the difference between age of the vehicle and maximum tenure of 15 years) or 15 years (whichever is lower). While sanctioning a loan for purchase of a secondhand Car, the purchase cost or Insured Declared Value as per the Insurance Company, whichever is lower, will be taken as the basis for arriving at the quantum of advance.

B) REPAYMENT PERIOD: Ratio of repayment period was last modified to 2.75:1 from 3:1 vide Circular No. CDO/P&HRD-IR/53/2008-09 dated 02.09.2008. The following modification will enable our employees to avail the revised loan eligibility by reducing the burden in payment of principal payment.

EXISTING PROVISIONS	REVISED PROVISIONS
Repayment period of Conveyance Loan is 180 months in the ratio of (P: I=2.75:1). Principal to be recovered in 132 monthly instalments and interest in 48 subsequent monthly instalments. The repayment shall commence from the month following the month in which disbursement of loan is made.	Repayment period of Conveyance Loan is 180 months (or 70 years whichever is lower) in the ratio of (P: I=3:1). Principal to be recovered in 135 monthly instalments and interest in 45 subsequent monthly instalments. The repayment shall commence from the month following the month in which disbursement of loan is made.

C) MAXIMUM DEDUCTION (EMI/NMI RATIO) : The ratio remained same for all loans sanctioned to Staff. However, it is observed that in case of loans sanctioned to Public for Car Loan, the EMI/NMI ratio is linked with income criteria of the borrower. We also propose to modify the EMI/NMI ratio for sanction of Conveyance Loan similar to the conditions available for Car Loan to Public to enable our employees to avail the maximum eligibility without contributing much from own savings.

EXISTING PROVISIONS	REVISED PROVISIONS								
The eligibility/quantum of loan will be determined subject to repayment capacity of the employee i.e. the total deductions from gross monthly salary should not exceed 60%.	<table> <tr> <th>Gross Annual Income</th><th>EMI/NMI not to exceed</th></tr> <tr> <td>Upto Rs.10.00 lakhs</td><td>60%</td></tr> <tr> <td>>Rs.10 lakhs to Rs.15 lakhs</td><td>65%</td></tr> <tr> <td>Above Rs.15 lakhs</td><td>70%</td></tr> </table> Income to be considered : - Salary (Payslip components like Basic, DA, HRA and other allowances appearing in latest Salary Slip) - Annual benefits paid in Salary Account. - Income from other sources (As declared by the employee in the last income tax return/Form-16/ Latest Investment Declaration Form/ Latest Salary Slip or any other documentary evidence like statement of accounts acceptable to Sanctioning Authority. - Interest on deposits - Dividend Income	Gross Annual Income	EMI/NMI not to exceed	Upto Rs.10.00 lakhs	60%	>Rs.10 lakhs to Rs.15 lakhs	65%	Above Rs.15 lakhs	70%
Gross Annual Income	EMI/NMI not to exceed								
Upto Rs.10.00 lakhs	60%								
>Rs.10 lakhs to Rs.15 lakhs	65%								
Above Rs.15 lakhs	70%								

D) SECURITY:

- i) Primary Security: Hypothecation of vehicle & Bank's charge with RTA
- ii) Collateral Security: Waived vide Circular No. CDO/P&HRDIR/50/2023-24 dated 31.01.2024. (However, a letter of authority from the employee, which amounts to a voluntary instruction to adjust the outstanding loan account from the balance in an employee's PF Account to be obtained. The same is incorporated in the arrangement letter for all new loans.

E) REPAYMENT AFTER RETIREMENT:

EXISTING	PROPOSED
- In case the employee/official retires on superannuation or takes Voluntary Retirement after 58 years of age as per approved scheme, but before full repayment of the loan, the outstanding as on the date of retirement shall be repaid in equal installments over a period of 60 months from the date of retirement. - The amount of monthly car loan instalment inclusive of instalments towards other existing loans, if any, shall not exceed 60% of employee's pension and D.A. thereon plus other regular annual income such as rental income declared in the previous year's IT returns. - It shall be ensured that the car loan outstanding at the time of retirement is fully repaid within a period of 60 months after retirement. In case, the total deductions exceed 60% of income, the car loan outstanding has to be reduced suitably by repayment out of terminal benefits so that overall deduction is within the 60% ceiling. - The car loan under the existing scheme is collaterally secured by way of noting lien on the PF balance of the employee, which may not be available after retirement of the employee/officer. In lieu of that an undertaking from the employee/ officer and spouse/ nominee of the family pension as the case may be, that the car loan installments may be recovered from his/her pension/family pension till the loan is fully liquidated, shall be obtained	- In case the employee/official retires on superannuation and Voluntary Retirement after completion of 30 years of pensionable service and attainment of 58 years of age (both the conditions to be fulfilled) as on the date of applying for voluntary retirement, but before full repayment of the loan, the Sanctioning Authority may permit to continue the repayment after retirement up to 70 years of age or maximum tenure of loan of 15 years, whichever is earlier at the request of the employee. - In case of resignation/VRS before completion of 58 years of age, entire loan to be liquidated. - No changes required. - In case, the total deductions exceed 60% of income, the car loan outstanding has to be reduced suitably by repayment out of terminal benefits so that overall deduction is within the 60% ceiling. - No changes required

OTHER GENERAL TERMS AND CONDITIONS

- As there is ongoing improvement in technology, employees will be allowed to raise car loan for replacement of the vehicle five years after the date of raising the loan, whether for new or used vehicle, after liquidating the loan along with interest in full.
- Where a Car purchased by an employee under the scheme for grant of conveyance loan is either stolen or suffers irreparable damage leading to settlement of a "total loss" claim by the insurer, the Chief General Manager may waive the stipulation of five years provided the entire surplus proceedings of the insurance claim after liquidating the earlier loan is brought as margin towards the cost of the Car proposed to be purchased. 4322967/2024-09-11 18:57:38 Strictly For Internal Circulation Only

- 3 The amount of road tax (payable as a lump sum) may be included for computing the quantum of loan to be sanctioned to eligible employees for purchase of new vehicles.
- 4 Wherever a Car is purchased by an employee with the Bank's financial assistance and is hypothecated to the Bank, the interest of the Bank should be got registered with the concerned Regional Transport Authority as in the case of advances to Transport Operators. The registration charges, if any, for registering the interest of the Bank should be borne by the employee.
5. Conveyance loans should not be granted to employees for purchase of vehicles from near relatives.
6. If an employee misuses the loan / facility in any manner (including commercial purpose), he will be deemed to have committed an act of gross misconduct and will be liable to be proceeded against in terms of the rules governing his service.
- 7 There is no provision for purchase of second hand two-wheeler loan as of now.
8. Arrangement/Sanction letter containing the terms & conditions duly acknowledged by the employee to be obtained.

13.3 Loan for Repairs to Cars owned by Officers : eCirNo.CDO/P&HRD-107/2002-03 dt. 27/12/2002, 106/2002-03 & 83/1988

Amount : 80% of the cost of repairs or Rs.10,000/-, whichever is less.

Interest : 8.5% p.a. (Simple).

Repayment : The advance together with interest thereon is repayable in 36 monthly instalments.

Periodicity : Once in 5 years viz. a second loan can be availed after the expiry of 5 years from the previous loan.

Other Terms : Evidence of expenditure by way of cash memos/garage receipts are required to be produced within 6 weeks of availment of the loan.

Grant of loan for purchase of Car or Two-wheeler on the Terms and Conditions applicable to Public :- May be permitted (even though the conveyance loan at concessional rate of Interest is outstanding), subject to condition that total deductions from salary including repayment of proposed loan do not exceed 60% of gross emoluments. No processing fee will be charged. **101/2003-04, 112/2003/04**

13.4 Scheme for Grant of Personal Loans : 57/2004-05, 89/2003-04, 63/2002-03, 20/2001-02, eCirNo.CDO/P&HRD-IR/42/2013-14 dt. 31/10/2013. CDO/P&HRD-IR/67/2020-21: DATE: 21/12/2020

Purpose : For any bonafide need of officers as per the earlier scheme (vide Staff/CL/20 of 2001-02), which is not speculative in nature.

ELIGIBILITY CRITERIA & LOAN LIMITS

Circular No.: CDO/P&HRD-IR/50/2020 - 21 Date: Fri 13 Nov 2020

Scale	Revised OD Limit	Length of service in years
SUPERVISING STAFF (JMGS-I TO SMGS-V)	Rs.15.00 lacs	Minimum 2 years of uninterrupted service in the Bank
SUPERVISING STAFF (TEGS-VI & TEGS-VII)	Rs.20.00 lacs	Minimum 2 years of uninterrupted service in the Bank
SUPERVISING STAFF (TEGSS-I & TEGSS-II)	Rs.25.00 lacs	Minimum 2 years of uninterrupted service in the Bank
Managing Directors	Rs.30.00 lacs	No such condition
Chairman	Rs.40.00 lacs	No such condition

OTHER CONDITIONS : Basic eligibility condition to remain unchanged: Only confirmed permanent employees who are members of Bank's PF. Two years of uninterrupted service in the Bank includes the probation period but not temporary service, if any, put in by the employee. An employee shall be eligible for a loan amount only to the extent of the unencumbered balance in Provident Fund Account OR the prescribed limit as per his/her grade, whichever is lower. A lien on the PF balance of employee will continue to be noted. The unencumbered balance in PF (both Bank's and employee's share) must be equal to or more than the Personal Loan limit as per the latest PF statement of the employee. Total deductions should not exceed 60 % of the gross emoluments. The Demand Loan shall be recovered in monthly instalments spread over 120 months in the ratio of 5:1 i.e. 100 monthly instalments for principal and 20 monthly instalments for interest, commencing from the month following the month in which disbursement of D/L is made. After liquidation of Demand Loan, the employee can again avail the facility as per his/her eligibility. Within the overall eligibility ceiling, an employee can avail a maximum of two demand loan account at any given time. For calculating the unencumbered balance in PF account for noting lien on account of Personal Loan, lien to the extent of Housing Loan and Conveyance Loan may not be reckoned as these loans are primarily secured by way of EM of the house/hypothecation of vehicles respectively.

Mode of Disbursement : Overdraft/OD + Max. 50% as DL

Rate of Interest:

Cir/CDO/P&HRD/IR/95/2019-20 dt: 31/03/2020.

i)	5.95% p.a. monthly compounded in case of O.D. : w.e.f. 01.04.2020
ii)	5.95% p.a. simple in case of D.L. : w.e.f. 01.04.2020.
iii)	If account remains overdrawn/irregular, penal interest at 2% over the applicable rate, on the irregular portion.

Repayment : Demand loan, if availed (max 50% of loan) will be recovered in 120 monthly instalments (100 Instalments for Principal + 20 for interest component) : e-Cir/879/2013-14. Lien on the PF balance of the employee will be noted. The **unencumbered** balance of P.F. (Bank's + member's contribution) should be equal to or more than the Personal Loan limit as per last P.F. statement of the employee : e-Cir/879/2013-14.

Other Operational Guidelines relating to Personal Loan Scheme : e-Cir/879/2013-14 :

- i) Employees who intend to avail of the Personal Loan for the revised limit may get the loan sanctioned as a fresh case. The **two components** of Personal Loan, i.e., CA/Overdraft and/or Demand Loan, as required by the employee, may be mentioned separately in the Personal Loan application appropriately and sanction recorded accordingly by the competent authority. **Documentation** will, however, be separate for CA/OD and D/L accounts.
- ii) Employees may also retain the existing sanctioned OD limit and avail the enhanced component in the existing overdraft account or in the form of Demand Loan, as per their convenience and repaying capacity. In this case, a **fresh application** for Personal Loan (D/L component) may be submitted separately for sanction by the competent authority.
- iii) The Demand Loan shall be **recovered** in monthly instalments spread over 120 months in the ratio of 5:1, i.e., 100 monthly instalments for principal and 20 monthly instalments for interest, commencing from the month following the month in which disbursement of D/L is made. After liquidation of Demand Loan, the employee can again avail the facility as per his/her eligibility. Within the overall eligibility ceiling, an employee can avail a **maximum of two demand loan** accounts at any given time.
- iv) A **lien** on the **PF** balance of employee will continue to be noted. The unencumbered balance in PF (both Bank's and employee's share) must be equal to or more than the Personal Loan limit as per the latest PF statement of the employee.
- v) For calculating the **unencumbered** balance in **PF** account for noting lien on account of Personal Loan, lien to the extent of Housing Loan and conveyance loan may **not** be reckoned as housing loans/conveyance loans are primarily secured by way of EM of the house/hypothecation of vehicles.

- vi) In case of **Overdraft**, the **interest** applied monthly will be recovered from the **salary** every month as at present.
- vii) Total **deductions** should **not** exceed 60% of the gross monthly salary.
- viii) Sanctioning Authority not below the Rank of AGM.

General Instructions:

- i) The loan will be granted provided, total **deductions** from salary on account of repayment of loans and statutory deductions like PF, Income-tax do not exceed 60% of the gross monthly salary. Deduction towards savings such as insurance premium, RD Accounts, Savings of Welfare Fund of Society, Extra deduction towards PF etc. should be excluded for the purpose.
- ii) **Festival Advance** is by way of salary advance and therefore instalment towards repayment thereof should not be reckoned for computing 60% deduction.
- iii) In order to ensure bonafide **end-use** of the funds, the officer has to certify that the money would not be used for investment in share/equities, etc. for speculative purposes. It shall be open for the Bank to insist on documentary proof evidencing the utilisation of the loan for the purpose declared in the application form.
- iv) The loan will be sanctioned on the written **undertaking** of the officer that he/she will not avail any loan from outside sources, including Co-operative Credit Societies without **written**/sanction of the Bank.
- v) With the **transfer** of the employee/officer, the loan account should be transferred to the Branch concerned. In case of transfer to administrative office, the account shall be transferred to the branch linked to that office for the purpose of salary payments.
- vi) In case subsequent to availing Personal loan, loan from **co-operative society/other sources** is required, permission of the **competent authority** (vide para 5-C of Circular Letter No. 63/2002-03) should be obtained.

13.5 Festival Advance : e-Cir./CDO/P&HRD/IR/77/2008-09 dt.21/11/2008 , eCir.CDO/P&HRD-IR/98/2015-16 dt,20/02/2016

Eligibility: All Officers.

Periodicity: Once in a calendar year. - **Occasion:** Any Festival of the Officer's choice.- **Interest:** Nil.

Quantum: 1 month's gross salary (all emoluments payable for leave enlargement whole availing LFC/HTC) by way of clean Demand Loan. Monetary ceiling on the amount of loan has been withdrawn; however, the amount of advance will be kept up to completed thousands of rupees (rounded down). **e-Cir./P&HRD/IR/77/2008-09, 47/2000-01**

Disbursement : Not before one month from the date of the festival (but prior to the date of the festival).

Recovery : 10 equal monthly instalments, beginning from the salary paid in the month following that in which the festival falls.

Next Advance : After full repayment of the previous advance as per the original repayment schedule (accelerated repayment **not** allowed). Further, even if the deductions exceed the limit of 60% of gross salary, festival advance may be sanctioned. **CDO/P&HRD/IR/84/2007-08**

Control Return : As a further step towards automating various staff-related activities, the Bank has dispensed with the requirement of submission of control return for Festival Advance with immediate effect, in view of the process change/automation : e-Cir/250/2016-17.

Festival Advance : Through HRMS : As a further step towards automating various staff-related activities/HR processes through HRMS portal, the Bank has enabled the application and processing of Festival Advance to staff, through HRMS portal : e-Cir/1432/2015-16.

The Applicant/Approver can access the application/approval links using the navigation detailed in e-Cir/1432/2015-16.

13.6 Staff : Miscellaneous : Computer Loan Scheme : Restored : e-CirCDO/P&HRD-IR/39/2007-08 dt. 10/10/2007, e-CirCDO/p&HRD-IR/41/2007-08 dt. 25/10/2007, e-CirCDO/P&HRD-IR/59/2013-14 dt. 03/01/2014, e-Cir/1097/2013-14, 62/2007-08, 74/2022-23 dt. 21.02.2023.

(The Scheme was discontinued vide e-Cir/879/2013-14. It has been restored) Vide e-Cir/1097/2013-14.

1. Eligibility	All permanent employees with 2 years of service including probation period.
2. Type of facility	Demand Loan.
3. Amount of Loan	Up to a maximum of Rs. 80,000/-.
4. Repayment	In 36 to 60 equated monthly instalments.
5. Security	Personal Security.
6. Rate of Interest	@ 5.95% p.a. (simple) :w.e.f. (01/04/2020) <i>CDO/P&HRD-IR/95/19-20, Dt: 03/03/2020</i>
7. Deduction	Total deductions, including the EMI of this loan, should not exceed 60% of gross salary.
8. Sanctioning Authority	Branch Manager/Head of the Department/RACPC, wherever Established.
9. Margin	Nil.

OTHER CONDITIONS :

- The sanctioning authority shall sanction the required loan amount based on the quotation and will be responsible, alongwith the employee, for end-use of the loan amount.
- Any useful computer peripherals like UPS, printer, modem etc. may also be financed within the overall permissible limit of Rs.80,000/- (Revised limit).
- Employees intending to purchase a PC/Laptop with higher configuration, may contribute the extra costs over Rs.80,000/- out of their own resources, but payment for the entire cost will be made by the Bank direct to the vendor.
- Second loan for replacement of the PC / Laptop will be available five years after disbursement of the first loan and on liquidation of the first loan.

13.7 Provident Fund Loans :

(a) Against Own Contribution :

Purpose : Prolonged illness, to meet ordinary expenses like marriages, funerals or other ceremonies
Quantum : 3 months' basic salary or half the amount of member's own contribution and interest thereon, whichever is less.
Recovery : 24 monthly instalments.

In special cases, quantum: 50% of member's own contribution; recovery: in 36 monthly instalments.

(b) Against Bank's Contribution (Demand Loan) :

Purpose : For meeting the margin money required for housing loan or to meet the cost of the project over and above the quantum of housing loan available from the Bank. Can be granted second time when member avails housing loan for the second time. **71/1992-93**
Amount : 6 months' basic pay or employee's investment in the housing project over and above the Bank finance, whichever is less, after exhausting the withdrawal facility against own contribution.
Recovery : Not exceeding 100 months (increased from the earlier 60 months).
Interest : Same rate as payable on P.F. balance. **e-cir CDO/P&HRD-PM/69/2008-09**

(c) Withdrawals from Provident Fund :

Eligibility : The member should have completed 25 years of service or have attained 50 years of age (except where withdrawal is availed for the purpose of housing under Individual Housing Loan Scheme); only once during entire service.

Purpose : For building or acquiring a house, higher education of children, marriage of daughter/son.

Quantum : Half the amount of member's own contribution with interest thereon **or** the amount provided for in the Housing Loan application, whichever is less; **for housing;** 3 months' basic pay or 50% of own contribution (plus interest), whichever is less; in case of higher education of children: 3 months' basic pay or 50% of own contribution (plus interest), whichever is less; in case of son's marriage (in special cases, 6 months' basic pay); 6 months' basic pay or 50% of own contribution, whichever is less; in case of daughter's marriage (in special cases, 10 months' basic pay).

13.8 STAFF ADV.: DECEASED EMPLOYEES:

Interest on loan accounts of a deceased employee may be waived for the period from the date of death of the employee to date of closure of loan accounts, subject to the conditions detailed in e-Cir/683/2008-09.

13.9 EDUCATION LOANS TO WARDS OF SBI STAFF : eCir.CDO/P&HRD-IR/39/2016-17 dt. 28/06/2016.

No prior administrative clearance is necessary for members of staff seeking loan under the scheme and stipulation of deductions (60%) is not applicable. Collateral security norms are same as applicable to public and so Lien on PF not to be noted. The existing loan under the scheme will continue under staff category after retirement also. However, new loans to the wards of retired staff are not covered under the scheme.

As an incentive to pursue higher education by the wards of our employees, the Bank has lowered the rate of interest on Student Loans as well as on SBI Scholar Loans to their wards in the existing as well as the new loans at 5.95% p.a. with effect from 01-04-2020 : **CDO/P&HRD-IR/95/2019-20: DT: 31/03/ 2020.**

Moreover, interest rate concession of 0.50% offered to **girl** students in terms of the direction of the Ministry of Finance, Govt. of India will continue to be available as hitherto (i.e., effective rate : 5.45% P.A.) : w.e.f. 01.04.2020 : **CDO/P&HRD-IR/95/2019-20: DT: 31/03/ 2020**

However, the incentive of 1% reduction in rates for regular servicing of interest during the moratorium period as available hitherto is **not** available to wards of staff w.e.f. 01-07-2009 due to reduction in rates significantly.
e-Cir/174/2009-10

13.10 SBIGLOBAL ED-VANTAGE (New Education Loan Scheme) :

Due to the escalation in cost of education abroad, a new education loan scheme called Global ED-VANTAGE has been introduced by the Bank vide Circular NBG/PBU/PL-EDUCATION/58/2015-16 dated 08.02.2016 with minimum loan amount being Rs. 20 Lac and maximum loan amount being Rs.1.50 crore. These loans are fully secured changeable collateral security for 15 years.

SBI Global Ed-Vantage Scheme for Staff : The Bank has recently extended certain relaxations/concessions for the wards of staff members, **CDO/P&HRD-IR/95/2019-20: Dt: 31/03/ 2020**

Minimum applicable rate of interest : 5.95% p.a. for male child and 5.45% p.a. girl child : w.e.f. 01.04.2020 : **CDO/P&HRD-IR/95/2019-20: Dt: 31/03/ 2020**

All eligible education loans sanctioned to staff under this scheme **on or after 08.02.2016** are eligible for the concessions as per e-Cir/434/2016-17.

All other terms and conditions remain the same as applicable to public : e-Cir/434/2016-17.

13.11 PBBU-CONSUMER DURABLES AND E-COMMERCE: EXTENDING ONLINE EMI & DEBIT CARD EMI FACILITIES TO ALL CONFIRMED OFFICERS.

Circular No. : CDO/P&HRD-IR/81/2019 - 20 Date: Thu 20 Feb 2020

Please read this portion in conjunction with recent/latest modifications in the Scheme - Detailed on Subsequent Pages.

13.12 INDIVIDUAL HOUSING LOAN SCHEME (IHLS)

e-Cir/793/2014-15, 8/2001-2 & 25/1997-98, e-Cir No.CDO/P&HRD-IR/49/2014-15 dt.30/09/2014, e-Cir No.CDO/P&HRD-IR/71/2014-15 dt.17/01/2015, e-CirNo.CDO/P&HRD-IR/3/2015-16 dt.09/04/2015, e-Cir No.CDO/P&HRD-IR/15/2018-19 dt.21/05/2018, CDO/P&HRD-IR/44/2020: DATE: 23/12/2020

Revised Scheme (2014) : Detailed separately.

Repayment : In case of employees above 50 years of age availing HL, repayment is permissible up to the age of 75 years. *e-cir CDO/P&HRD-IR/59/2008-09*

Repayment of outside borrowings by availing the difference amount of loan availed previously and the revised limit is permitted.

The difference amount of loan availed previously and the revised limit may also be availed for repairs/renovation and alteration. *101/2002-03*

Individual Housing Loan can be granted to staff **even if** the house/flat/apartment is in the name of spouse only, subject to fulfilment of additional terms and conditions. *e-Cir. 64/2007-08, 99 of 2005-06*

Sanction of Housing Loan After Attaining 55 Years Age: The Bank has recently modified the relative terms of the Scheme and has done away with the stipulation of maximum age of the employees (55 years) to enable them to avail the benefit of revised housing loan scheme before their retirement, subject to the conditions detailed in *e-Cir/242/2009-10*.

Individual Housing Loan Before Retirement : e-Cir/1247/2012-13 :

a) **Even if** employee is not able to acquire/complete construction of house before his retirement, housing loan under IHLS can be sanctioned, **provided** the employee gives cash **collateral** equivalent to the loan sanctioned, till equitable mortgage on the property is created in favour of the Bank.

b) A maximum period of 6 months from the date of **retirement** may be allowed for commencing of repayment in deserving cases by the sanctioning authority in case of delay in completion of the project.

However, in those cases which are cash collateralized due to delay in completion, a moratorium period up to 18 months from the date of retirement may be allowed, depending on the likely completion of the project.

c) Repayment after retirement **up to 75 years of age**, subject to the maximum tenure of loan being **20 years**.

Conversion of Personal Loan : Conversion of outstanding in the Personal Loan raised by way of overdraft up to the shortfall mentioned in the housing loan application may be permitted to be converted into individual housing loan account, subject to the following conditions: *e-Cir/137/2009-10*

a) The amount should have been withdrawn/dispensed during the period of construction/ purchase of housing project.

b) The maximum permissible limit for such conversion (within the overall eligibility) is limited to the shortfall mentioned in the housing loan application or the minimum debit balance in the overdraft account (personal loan) from the date of completion of project till the date of conversion, whichever is lower.

Any loan availed of from approved sources not advised in the original loan application or raised subsequent to completion of construction/purchase of the house/flat with the Bank's loan does **not** qualify for the facility or for the purpose of fulfilment of other terms and conditions in this regard.

Please read this portion in conjunction with recent/latest modifications in the Scheme - Detailed on Subsequent Pages.

INDIVIDUAL HOUSING LOAN SCHEME FOR STAFF (IHLS) MODIFICATIONS: REVISION IN LOAN LIMITS CREATION / AMENDMENT OF PRODUCT CODES

Circular No.: NBG/RE,H&HD-HL/58/2020 - 21 Date: Thu 5 Nov 2020

The details of the Product Codes and revision are mentioned in above circular.

13.13 ADDITIONAL HOUSING LOAN:

PER/No.110/1983

Eligibility : After a lapse of minimum period of 5 years from the date of sanction of Original Loan for acquiring bigger accommodation/house/flat, or for additional construction to the existing house. The additional accommodation should be bigger at least by 120 Sq. ft. and one more room. The additional loan is also granted under the Individual Housing Loan Scheme and is available only once during the entire service.

HOUSING LOAN TO STAFF ON COMMERCIAL TERMS MIGRATION TO EXTERNAL BENCHMARK LENDING RATE (EBLR)

Circular No.: CDO/P&HRD-IR/85/2019 - 20 Date: Tue 17 Mar 2020

In terms of instructions issued by Reserve Bank of India (RBI) vide notification no. DBR. DIR.BC.No.14/13.03.00/2019-20 dated 4th September 2019, all new floating rate personal or retail loans (housing, auto etc.) and floating rate loans to Micro and Small Enterprises will be priced with external benchmark w.e.f. October 1, 2019. In view of these instructions issued by RBI, it has been decided by the Bank that interest rates on all Home Loan and Home Related Loan products will now be linked to the External Benchmark Lending Rate (EBLR) w.e.f. October 1, 2019 instead of Marginal Cost of Funds based Lending Rate (MCLR). REHBU has, vide circular No NBG/RE,H&HDHL/57/2019-20 dated 30.09.2019, linked various Home Loan and related products to EBLR w.e.f. 01.10.2019. The EBLR linked interest rates will be reset on the 1st day of every Calendar Quarter on basis of prevailing RBI Repo Rate. The interest rates of all Home Loan products for public have been linked to EBLR plus Credit Risk Premium (CRP) by REHBU. Therefore, the rate applicable to Staff Housing Loan on Commercial rate has to be aligned to EBLR.

HOUSING LOAN TO STAFF ON COMMERCIAL TERMS MIGRATION TO EXTERNAL BENCHMARK LENDING RATE (EBLR)

Circular No.: CDO/P&HRD-IR/22/2020 - 21 Date: Wed 10 Jun 2020

Bank has provided one-time option to eligible Staff Members to switch over their Staff Housing Loans on Commercial Terms to EBLR without paying any charges. This one-time option was available upto 31.03.2020. Due to the dislocation caused by Covid-19, many eligible employees could not exercise the option to migrate their Staff Housing Loans on Commercial Terms to EBLR within the given time frame of 31.03. 2020. Therefore, it has been decided by the competent authority to provide one more opportunity to such employees. Accordingly, the date of migration to EBLR has been extended up to 30.09.2020 for our employees without payment of switch over fee. There will not be any further extension. Bank employees may avail the facility after 30.09.2020 by paying the prescribed switch over fee like Public.

Terms to EBLR within the given time frame of 31.03. 2020. Therefore, it has been decided by the competent authority to provide one more opportunity to such employees. Accordingly, the date of migration to EBLR has been extended up to 30.09.2020 for our employees without payment of switch over fee. There will not be any further extension. Bank employees may avail the facility after 30.09.2020 by paying the prescribed switch over fee like Public.

HOUSING LOAN TO STAFF ON COMMERCIAL TERMS CLARIFICATION ON RATE OF INTEREST

Circular No.: CDO/P&HRD-IR/15/2022 - 23 Dated: 18 May 2022

Earlier Rate of Interest on Staff Housing Loan on Commercial Terms were advised as: "0.25% below the lowest rate applicable to the public in the respective slab of amount of loan but not below EBLR (Compounded monthly)".

In this connection, as slab wise differentiation of interest rates has been removed for Housing Loans to Public and it is made uniform for all buckets, it is now clarified that the concession of 0.25% is universally available to all employees under Staff Housing Loans on Commercial Terms also, without any linkage to slabs, over the rate offered to the Public, after factoring in any concession given to Public, subject to the final rate of interest not being below EBLR (Compounded monthly).

Staff Housing Loans : Additional H.L. : Additional housing loan to employees for acquiring bigger/better house/flat by selling or by carrying out additional construction to the existing house/flat to meet the need for increased accommodation due to present family requirements/status, is available **after 5 years** from the date of sanction of original loan, subject to permission accorded by Competent Authority : e-Cir/326/2013-14.

The Chief General Manager of the Circle (where the existing housing loan account is maintained) now has the **powers** to grant administrative clearance for disposal of existing flat/house and availment of additional housing loan for new flat/house, on merits of each case, even before 5 years from the date of sanction of existing housing loan.

Amount : Difference between the present maximum entitlement minus loan already availed or Cost of extension/excess of purchase price over sale price, whichever is the least.

Repayment : Repayable in not more than 240 equal monthly installments together with interest thereon. The principal is recovered first in 180 equal monthly instalments and interest accrued on the principal in a period of 60 months.

Additional Housing Loan (HL) at Commercial Rate: **83/2005-06**

Additional Housing Loans are granted to officers at commercial rate of interest in order to enable them to meet the shortfall in construction/purchase of the house/flat, will be determined by the cost of project and the condition that the total deduction on account of all borrowing from Bank and other sources do not exceed 60% of gross emoluments

Housing Loan to Staff on Commercial Terms :

Option to Existing Borrowers to Switch Over to Current Interest Rate Structure :

2nd HL under Bank's HL Scheme at Commercial Rate:

- a) Loan may be extended to the employee even if the employee/spouse of the employee already owns a house and the employee has not availed of any loan under our staff housing loan scheme.
- b) Confirmed employees who have put in five years of total service (including probationary period but not temporary service) would only be eligible for the loan.
- c) Total deductions from salary on account of all borrowings from the Bank as well as other sources, Provident Fund, Income Tax, etc. including deductions for the proposed loan, should not exceed **60%** of the gross emoluments. A loan will **not** be granted if the take-home pay of the employee after taking into account the repayments under this loan too falls below 40% of **gross** emoluments.
- d) The loan would be sanctioned as per discretionary powers fixed by the Circles for sanction of housing loans under Personal Banking Advances for public.
- e) All other terms and conditions of the Housing Loan Scheme as applicable for public viz. margin, quantum of loan, repayment norms. rate of interest, etc. would be applicable for these loans also.
- f) Take over of a housing loan availed of (prior to July 1998) with Bank's permission by an eligible employee from another financial institution is also considered, subject to some terms and conditions.
- g) The Scheme also covers renovations/alterations and extensions to the existing house/flat.
- h) The stipulation that the loan raised under the IHL should be closed, has been removed. **59/2003-04**
- i) Such loan may also be availed by the employee with his/her family members (spouse, son etc). Income of the family member may be taken into account to workout entitlement for amount of loan. The family member will be co-borrower and share the repayment instalment in the same ratio. **99/2005-06**

HL at Commercial Rate for Renovations/Extensions :**23/2000-01**

It has been decided to do away with this time gap of ten years altogether and also dispense with the stipulation of maximum amount of loan that could be availed for the purpose of extension/renovation. Subject to fulfillment of other terms and conditions, a loan for the purpose of renovation/extension can now be availed by a member of staff any time after availing a housing loan and for an amount as stipulated in the Housing Finance Scheme for member of public, provided his/her take-home pay does not fall below 40% of the gross emoluments after taking into account the repayments under the proposed loan.

2nd Additional Housing Loan :

The Bank recently decided that the amount of difference between the housing loan, including additional housing loan already availed, and revised entitlement may be allowed to the employees by way of 2nd additional housing loan under individual housing loan scheme for repair/renovation/alteration and to carry out additional construction in their existing houses, subject to fulfillment of among others the conditions detailed in e-Cir/666/2008-09.

- i) All terms and conditions of the HL Scheme as applicable to public, viz. margin, quantum of loan, repayment norms, rate of interest, security, etc. but **no** processing fee.
- ii) Where income of the spouse is also taken into consideration for the purpose of working out amount of loan, as permitted under the loan scheme for public, check-off from the employer of the spouse may be accepted, provided the employer is a reputed one.
- iii) The loan will run concurrently with existing housing loans, if any. The loan would normally be required to be repaid before superannuation of the employee. In exceptional circumstances, where the repayment is required to be extended beyond the date of superannuation, the GM of the respective Network will be required to accord necessary permission.
- iv) **Total deductions:** Same as mentioned in (viii) (C) above.

Note : Interest on Conveyance/Housing Loans is calculated on monthly products. For the month in which the loan is disbursed/ liquidated, interest is calculated and applied on the basis of daily products. **16/1989**

IHLs : Group Insurance :

The Bank obtains periodically a Group Term Policy from SBI Life Insurance Co. Ltd., covering outstanding in home loan accounts of employees opened under Individual Housing Loan Scheme (IHLS) on or after 01.10.2014 : e-Cir/992/2015-16.

The annual premium for the policy is being paid at Corporate Centre by the Bank :

STAFF: MISCELLANEOUS INDIVIDUAL HOUSING LOAN SCHEME (IHLS) GROUP TERM INSURANCE POLICY EXTENSION OF COVERAGE TO ALL IHL ACCOUNTS .**Circular No.: CDO/P&HRD-IR/25/2019 - 20 Date: Wed 3 Jul 2019**

The Executive Committee of the Central Board in its meeting dated 19/06/2019 has now accorded approval for extending insurance coverage to all Individual Housing Loan Accounts of employees, irrespective of the date of sanction, in the running policy 72100274804 with SBI Life Insurance Company Limited. The outstanding in Individual Housing Loan Accounts of employees sanctioned prior to 01/10/2014 will, therefore, also be covered under the above Group Term Policy No. 72100274804 with SBI Life Insurance Company Limited w.e.f. 01/07/2019. The premium for coverage of additional accounts under the policy will be paid by the Bank at Corporate Centre. The Group Term Policy No. 72100274804 obtained from SBI Life Insurance Company Limited has since been renewed covering outstandings in all Home Loan accounts of employees/ retired employees opened under Individual Housing Loan Scheme (IHLS) of the Bank. (Circular No.: CDO/P&HRD-IR/78/2020 - 21 Date: Tue 19 Jan 2021)

INDIVIDUAL HOUSING LOAN SCHEME (IHLS)**GROUP TERM LIFE INSURANCE POLICY (01.11.2022 - 31.10.2023)**

The Group Term Policy No. 72100274804 obtained from SBI Life Insurance Company Limited has since been renewed after a tendering process, for the period 01/11/2022 to 31/10/2023, covering outstanding in all Home Loan accounts of employees/ retired employees opened under Individual Housing Loan Scheme (IHLS) of the Bank. The premium for the policy is paid by the Bank centrally at Corporate Centre. Copies of the Master Policy, Claim Form & List of Housing Loan accounts as on 01.11.2022 covered under the Policy are available on State Bank Times - Human Resources - Industrial Relations.

13.14 : STAFF: MISCELLANEOUS INDIVIDUAL HOUSING LOAN SCHEME (IHLS) FOR STAFF REVIEW AND MODIFICATIONS IN SCHEME-2023

(Circular No.: CDO/P&HRD-IR/2/2023 – 24 Dated 21 Apr 2023)

The Individual Housing Loan Scheme (IHLS) for employees was last revised with enhancement in loan limits vide e-Circular no. CDO/P&HRD-IR/93/2020-21 dated 17th March 2021

A) REVISION OF STAFF HOUSING LOAN LIMIT

Category	Existing Limit	Enhanced Limit #
Subordinate Staff	Rs. 45 lacs	Rs. 60 lacs
Clerical Staff	Rs. 60 lacs	Rs. 80 lacs
Officers from JMGS-I to MMGS-III	Rs. 75 lacs	Rs. 120 lacs
Officers from SMGS-IV to SMGS-V	Rs. 90 lacs	Rs. 150 lacs
Officers from TEGS-VI to TEGS-VII	Rs. 110 lacs	Rs. 175 lacs
Officers from TEGSS-I to TEGSS-II	Rs. 130 lacs	Rs. 250 lacs
MD	Rs. 150 lacs	Rs. 300 lacs
Chairman	Rs. 175 lacs	Rs. 350 lacs

The total deductions from salary on account of all borrowings from the Bank and other sources should not exceed 60% of gross emoluments.

SECURITY:

Existing	Revised
Primary Security: Equitable Mortgage of Property (Flat/ House).	No Change
Collateral Security: Lien on PF of employee.	NIL (Lien on PF of employee is waived and to be removed for existing loans under IHLS)

LOAN ELIGIBILITY REQUIREMENTS:

Existing	Revised
MI/NIM RATIO OF 60:40 (The total deduction should not exceed 60% of Gross Emoluments)	No Change
INCOME: • Salary (Payslip components like Basic, DA, HRA other allowances appearing in salary slip)	• Salary (Payslip components like Basic, DA, HRA other allowances appearing in latest salary slip)
• Income from other sources (as declared by the employee in the last Income Tax Return):	• Periodical benefits (excluding reimbursements) paid in salary account.

• Interest on deposits • Income or rental income from existing house	Income from other sources (As declared by the employee in the last income tax return/form-16/ latest investment declaration form/latest salary slip or any other documentary evidence like statement of accounts acceptable to sanctioning authority) • Interest on deposits • Dividened income • Income or rental income from existing house or expected rental from the proposed property.
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<u>DEDUCTIONS CONSIDERED:</u>	<u>DEDUCTIONS CONSIDERED:</u>
Loan instalments of all existing loans availed from Bank/outside including instalment of proposed Loan (Except Festival Advance) • Statutory deductions like PF, Income Tax (Except additional PF contribution by Employee, Insurance Premium Instalment of RD account • Welfare Fund of Society	No change

TIME PERIOD FOR CONVERSION OF EXISTING STAFF LOAN ON COMMERCIAL TERMS TO IHLS FOR STAFF:

<u>EXISTING</u>	<u>REVISED</u>
Presently permitted as one-time measure upto 31/03/2021	No time limit for conversion from Commercial Housing to Staff Housing Loan as per eligibility during service period only.

STAFF HOUSING LOAN ON COMMERCIAL TERMS:

REPAYMENT PERIOD:

<u>EXISTING</u>	<u>REVISED</u>
Upto 30 years, subject to liquidation of the Home Loan before the borrower reaches the age of 70 years.	Upto 30 years, subject to liquidation of the Home Loan before the employee reaches the age of 75 years.

- It has been decided that conversion of existing commercial housing loan/enhancement of housing loans under IHLS to liquidate existing loans from verifiable sources of serving employees under IHLS will be allowed to the extent of difference between the revised maximum loan entitlement of the employee and amount of existing loan sanctioned, including additional loan, if any.
- Further, an employee, on his/her promotion from one grade to higher grade/scale may be permitted to avail housing loan upto the entitlement of the grade/scale to which he/she is promoted for repayment of loans taken on commercial/public terms or outside borrowings from verifiable sources.
- The other operational guidelines are as under: -
 - i) The revised limits will be effective immediately to all new loans under IHLS sanctioned/dispensed on or after the date of this circular.
 - ii) Owing to inadequacy of the pre-revised limits of loan under IHLS, a number of employees may have raised additional housing loan from the Bank at commercial rates. Such employees on their making a formal request, may be permitted to avail housing loan upto their revised entitlement for repaying such outstanding housing loan on commercial rates on following terms and conditions: -
 - a) Such employees may submit their application on the specified format enclosed to e-Circular No. CDO/P&HRD-IR/50/2008-09 dated 28.08.2008.
 - b) The additional housing loan at commercial rate of interest should have been raised to meet part cost of the housing project as initially advised to the Bank in the housing loan application.
 - c) The facility is not meant for taking up additional constructions etc. by revising the cost of the project.
 - d) There is no time limit for conversion from Commercial Housing Loan to Staff Housing Loan as per eligibility. However, this facility is available during service period only.
 - e) The amount of additional housing loan for repaying loan at commercial rate will be to the extent of its outstanding amount subject to the ceiling of revised housing loan limits under IHLS after ensuring a margin of 10% for the entire original project cost.
 - f) Repayment of additional housing loan will be fixed (P:I=2:1) over the residual tenure so as to ensure that its liquidation coincides with liquidation of the main IHL.

B) REVISION OF STAFF HOUSING LOAN INTEREST RATES

PRODUCT Existing Rate of Interest Revised ROI for Staff Loans

Individual Housing Loan (for Staff) Up to Rs. 40 lacs: 5.50% (Simple) Above Rs. 40 lacs: 5.95% (Simple)
5.00% p.a. (simple) (Irrespective of amount of Housing Loan)

The revised rate of interest will be applicable to all existing and new loans w.e.f. 1st April 2023.

C) STAFF HOUSING LOAN ON COMMERCIAL TERMS: INTEREST RATES

Sanctioned limit Existing Instructions of ROI on Staff Housing Loan on Commercial Terms Revised Instructions of ROI on Staff Housing Loan on Commercial Terms #

Irrespective of limit 0.25% below the lowest rate applicable to the public after factoring in any concession given to Public, subject to the final rate of interest not being below EBLR (Compounded monthly) 0.25% below the lowest rate applicable to the public after factoring in any concession given to Public, subject to the final rate of interest not being below benchmark rate (Compounded monthly)

Revised instructions will be applicable to old and new Staff Housing Loans on commercial terms.

D) INCLUSION OF COST OF FURNISHING/INTERIORS AS A PART OF PROJECT COST UNDER IHL

- a) The cost of Interiors/Modular Kitchen/Fixtures/Furnishing etc. which add-up to the realizable value of the property, will be added to the project cost/agreement value, to work out the loan eligibility.
- b) The cost of Interiors/Modular Kitchen/Fixtures/Furnishing etc. shall be restricted to 15% of the cost of the house/flat OR Rs.25 lacs, whichever is lower.
- c) Amount towards Interiors/Modular Kitchen/Fixtures/Furnishing etc. will be disbursed to the employee in two or more instalments based on actual progress in work relating to interior/furnishing etc.
- d) Such disbursement will generally be permitted upto 6 months from the date of taking possession of the house property.

- e) The maximum quantum of loan under IHLS shall continue to be 90% of the project cost or maximum eligibility of the respective category of the employee, whichever is less.

13.15 : HOUSING LOANS TO STAFF CREDIT INFORMATION COMPANY (CIC) CHECK CLARIFICATION ON DEVIATION STRUCTURE FOR DEFAULT (Circular No.: CDO/P&HRD-IR/40/2023-24 Dated 08/12/2023)

As per Individual Housing Loan Scheme for Staff (IHLS), there is no specific provision for dealing with cases of default as reflected in the CIC report of an individual employee. The Appropriate Authority has approved the following authority structure to approve deviation in cases of default found in CIC report of the employee, while sanctioning of House Building Loans, subject to the compliance of the following process.

1. Credit Card Default

Sr.N.	Default Amount	Approving Authority	Process to be followed by the immediate controller
a)	Upto Rs. 10,000	Sanctioning Authority Not below CM	Sanctioning authority will advise the status through letter/e-mail to controller before approving the deviation. The controller will initiate DPD/ Vigilance proceedings against the employee found in default as per Rule 59(i) of SBIOSR for officer, Rules of conduct as mentioned in HR Volume-II for Award & Subordinate Staff & as per circular No. CDO : IR:53 dated 07.08.2002 on borrowing from outside. The same to be recorded in the loan approval note.
b)	More than Rs. 10,000 and up to Rs. 50,000	Sanctioning Authority Not below AGM (CPC / RBO)	
c)	More than Rs. 50,000 and up to Rs. 1,00,000	General Manager (NW)	
d)	More than Rs. 1,00,000 and up to Rs. 1,50,000	Chief General Manager	
e)	More than Rs. 1,50,000	Deputy Managing Director (Vertical)	

2- Non- Credit Default:

Sr.N.	Default Amount	Approving Authority	Process to be followed by the immediate controller
a)	Upto Rs. 10,000	Assistant General Manager	Sanctioning authority will advise the status through letter/e-mail to controller before approving the deviation. The controller will initiate DPD/ Vigilance proceedings against the employee found in default as per Rule 59(i) of SBIOSR for officer, Rules of conduct as mentioned in HR Volume-II for Award & Subordinate Staff & as per circular No. CDO: IR:53 dated 07.08.2002 on borrowing from outside. The same to be recorded in the loan approval note.
b)	More than Rs. 10,000 and up to Rs. 50,000	Deputy General Manager (Module)	
c)	More than Rs. 50,000 and up to Rs. 1,00,000	General Manager (NW)	
d)	More than Rs. 1,00,000 and up to Rs. 1,50,000	Chief General Manager (Circle)	
e)	More than Rs. 1,50,000	Deputy Managing Director (Vertical)	

13.16 STAFF: MISCELLANEOUS HOUSING LOAN SCHEMES FOR STAFF CASES WHERE EMPLOYEES ARE DECEASED

- 1) WRITE-OFF OF IHL WHERE ACCOUNT IS NPA
- 2) WAIVER OF OUTSTANDING IN IHL WHERE ACCOUNT IS STANDARD ONE TIME GOODWILL PACKAGE FOR BEREAVED FAMILY

(Circular No.: CDO/P&HRD-IR/62/2022 - 23 Dated: 10 Jan 2023)

- a. there are cases where Staff Housing Loan accounts are NPA due to death of employees where repayment is stopped and also cases of Staff Housing accounts where employees are

deceased, but accounts are standard as their dependents are repaying the dues from their own sources (like family pension etc.), due to non-coverage of insurance and/or claim

- b. With a view to providing one time relief to the bereaved family, post death of their earning member and to secure house of their own without loan repayment burden, the Executive Committee of the Central Board (ECCB) in its meeting dated 06/12/2022 has approved a Goodwill Package from the Bank, as under
 - i. In case of deceased employee where Staff Housing Loan account has turned NPA, the outstanding in Staff Housing Loan accounts (including unrealized interest) will be written-off/adjusted.
 - ii. In case of deceased employee where Staff Housing Loan account is STANDARD, the outstanding in Staff Housing Loan accounts will be waived/adjusted.
- c. This goodwill package will, however, be subject to the terms and conditions mentioned in the ANNEXURE-A of said circular
- d. SOP for undertaking the exercise for write-off/waiver of the accounts involved is placed as ANNEXURE-B of said circular.

Please read this portion in conjunction with recent/latest modifications in the Scheme - Detailed on Subsequent Pages.

OTHER TERMS AND CONDITIONS OF IHL

- i. Rate of Interest: (for new a/cs)
Limit upto Rs.40 lac : 5.50% p.a. (simple) : w.e.f. 01.04.2020 : **CDO/P&HRD-IR/95/2019 - 20 Date: 31 Mar 2020**
Limit above Rs.40 lac : 5.95% p.a. (simple)
(The Board may review the rate of interest as and when necessary)
- ii **Ancestral property :**
Loan for repair/ renovation/alteration of the house/ flat acquired without bank's finance.
Officers : 50 times of BP or Rs.30.00 lac whichever is less.
Maximum eligibility: No change
- iii. 360 months (including max.moratorium period of 24 months) ; Tenure for repayment in the ratio of principal: interest = 2:1
- iv. Repayment after retirement Upto 75 years of age, **irrespective** of date of joining, subject to adequate and verifiable cash flows for repayment of the loan to the satisfaction of sanctioning authority.

To be reviewed at the time of retirement, wherever necessary to ensure adequate repayment capacity as done hitherto.
- v. Housing loan on commercial terms Rate of interest (irrespective of loan amount) :

25 bps less than public housing loan rate but not below EBLR. (Cir.CDO/P&HRD-IR/85/2019-20 Dt. 17/03/2020.
- vi. Sanctioning authority : For loan under IHLs and HL on commercial/public terms Officer not below the rank of Regional Manager/AGM (COO)/AGM of the Branch (Same authority will sanction both the loans as a combined proposal).
- vii. In this connection, we are considering the possibility of covering all the new Staff Housing Loan accounts with a group insurance policy as an added welfare measure to all employees : since done.
- viii. Further, it has been decided that conversion of existing commercial housing Loan/enhancement of housing loan under IHLs to liquidate existing loan from verifiable sources of serving employees under HLs will be allowed to the extent of difference between the current maximum loan entitlement of the employee and amount of existing loan sanctioned initially, including additional loan, if any. Further, an employee, on his promotion from one grade to higher grade/scale may be permitted to avail of housing loan upto his entitlement of the grade/scale to which he is promoted for repayment of loans taken on commercial/public terms or outside borrowings from verifiable sources.

The New account is also eligible for IHL Insurance Sampurn Suraksha Master Policy of SBI Life.

Other Operational Guidelines :

- (i) The revised ceiling and interest rates will be effective immediately to all new loans under IHLS sanctioned/dispensed on or after the date of this circular. Repayment for the new loans under IHLS will be fixed in the ratio of P:I=2:1 (224 monthly installments for principal and 112 monthly installments for the interest, by allowing normal maximum moratorium of 24 months). Necessary changes on this account may be made in the loan documentation. However, in case of existing loans, the original repayment schedule (i.e. 168 installments for principal and 72 installments for the interest in the ratio of 7:3) will continue.
- (ii) After liquidation of principal within the stipulated period, the interest portion should be recovered in residual period of loan tenor and deductions should be effected accordingly. All branches should invariably ensure that all existing as well as new accounts are reviewed at the time of

Please read this portion in conjunction with recent/latest modifications in the Scheme - Detailed on Subsequent Pages.

liquidation of principal amount and recover the installment towards interest correctly, so that entire outstanding is recovered within stipulated time.

- (iii) Due to steep rise in the cost of real estate/construction material and owing to inadequacy of the pre revised limits of loan under IHLS, a number of employees have raised additional housing loan from the Bank at commercial rates. Such staff members on their making a formal request may be permitted to avail of the housing loan upto their revised entitlement for repaying such outstanding housing loan on commercial rate on the following terms and conditions:
 - a. Such employees may submit their application on the specified format enclosed to e circular No. CDO/P&HRD/IR/50/2008-14309.
 - b. The additional housing loan at commercial rate of interest should have been raised to meet part cost of the housing project as initially advised to the Bank in the housing loan application.
 - c. This facility is not meant for taking up additional construction etc. by revising the cost of the project.
 - d. The amount of additional housing loan for repaying loan at commercial rate will be to the extent of its outstanding amount subject to the ceiling of revised housing loan limit under IHLS after ensuring a margin of 10% for the entire original project cost.
 - e. Repayment of additional housing loan will be fixed (P:I=7.:3) over the residual tenure so as to ensure that its liquidation coincides with liquidation of the main IHL.
- ix. All other existing terms and conditions for Housing Loan/Additional Housing Loan under the Individual Housing Loan Scheme (IHLS) for employees, including margin, minimum length of service, the stipulation that total deductions should not exceed 60% of the gross monthly salary etc. will remain unchanged.
- x. **Staff Maxgain (OD Facility) under IHLS Sunsetting of SBI Maxgain Product: Circular No.: CDO/P&HRD-IR/38/2020 - 21 Date: Wed 30 Sep 2020**
 The competent authority has decided to discontinue the SBI Maxgain (OD) product for staff with immediate effect and to convert the existing Staff Maxgain (OD) accounts to Term Loan accounts. (except Staff Commercial Maxgain). The opening of new Staff Loan accounts has already been discontinued w.e.f 1st August 2019 vide letter No. HR:IR:VM:192 dated 28.06.2019.

INDIVIDUAL HOUSING LOAN SCHEME FOR OFFICERS/EMPLOYEES : RECENT CLARIFICATIONS

- **Housing Loan Sanctioned earlier before revised guidelines were issued but not disbursed :** The housing loan may be sanctioned as per revised Scheme and disbursed accordingly, if the documentation is not done. In case documentation is already executed, a letter containing revised terms and conditions may be exchanged with the borrower employee.
- **Effect of conversion of commercial housing loan sanctioned, but not disbursed or partly disbursed :**
 In case documents have already been executed, conversion may be allowed for the limit sanctioned under IHLs,

 In case document is yet to be executed, fresh application may be submitted for sanction of additional housing loan under IHLs.

In case of partly disbursed account, conversion may be allowed up to the limit sanctioned/outstandings under commercial terms. In case of Maxgain account, amount up to drawing power of the account may be converted to IHLs.

- **Inclusion of family members other than spouse in the project, or inclusion of their income for arriving at loan eligibility :**

As per extant instructions of IHL, the house proposed to be purchased/constructed should be in the **name** of employee or in **joint names** of the employee and his/her spouse **only**. Housing loan under IHLs can also be sanctioned **even if** the property is in the name of **spouse only**. Income of **working spouse in the Bank** may be clubbed for the purpose.

- **Repayment period of converted housing loan on commercial terms :** Repayment of housing loan taken on commercial terms on conversion to additional housing loan under IHLs will be fixed (P:I=7:3) over the residual tenure of original IHLs so as to ensure that its liquidation **coincides** with liquidation of the original IHL.
- **Vigilance/DPD clearance and separate administrative clearance/search report for conversion housing loan :**

No fresh DPD/Vigilance clearance/administrative clearance/search report should be insisted upon for conversion.

- **Repayment of loan up to 75 years of age :**

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

Repayment period in case of conversion of commercial housing loan to IHLs in respect of employees who joined the Bank on or after 01.01.1991 : It can now be extended up to the age of 75 years at the time of conversion : e-Cir/525/2015-16.

- **Cost escalation in current project :**

Revised estimates should **not** be accepted for project under construction to sanction additional housing loan.

- **Gap between acquiring two houses :**

There is **no** time gap stipulated between acquiring first and second houses. An employee may avail housing loan up to his eligibility for acquiring one or two houses at a time/any time.

- **Acquire 3rd House by availing housing loan on public terms :**

There is **no bar** to acquire 3rd house by an employee on public terms. However, RBI guidelines on CRE exposure should be referred to.

- **IHLs : Financing of More than Two Houses :**

The Bank has recently permitted housing loan under IHLs to staff even for more than two houses/flats without any restriction as to ownership (including ancestral house, if any) but within the overall entitlement of an employee and depending on the overall repayment capacity of the employee, as well as spouse, if employed in the Bank : e-Cir/49/2015-16.

Other terms and conditions detailed in e-Cir/49/2015-16.

Please read this portion in conjunction with recent/latest modifications in the Scheme - Detailed on Subsequent Pages.

- **Surrender of under-construction house to builder to acquire a bigger house :**

In such cases, fresh housing loan may be sanctioned to the employee with revised norms, and earlier loan may be liquidated by transfer of funds from the new loan account, subject to all incidental costs borne by the employee.

- **RBI guidelines on Stamp duty and Registration charges :**

In terms of RBI guidelines, value mentioned in agreement to sale **plus** one-time cost of additional amenities and other cost related to the property, which are permanent in nature and add up to the realizable value of the security/property (viz. Township Corpus Fund, One-time maintenance fund/ deposit/corpus, Development charges, Electrical fittings, one-time Generator Charges, Club House membership charges, Electricity/Water/Sewerage Board one-time charges/deposits, VAT & Service Tax, etc), will be included in the value of the property for arriving at the loan eligibility. However, Stamp duty, Registration Charges and other documentation charges, which are not realizable in nature, will **not** be included in the value of the property/agreement to sale for arriving at the loan eligibility.

In case of IHLs also, above guidelines issued by RBI should be followed henceforth.

2. Further, following issues have been examined afresh, and it has been decided to follow the revised guidelines as mentioned against each item.

- i) **HL for Purchase of Plot & Construction thereon :** As per provision of the Scheme, loan can be availed for acquisition of a site or a plot of land and construction of a house or flat or apartment thereon.

However, no sub-limit was prescribed for purchase of land within the overall ceiling under IHLs.

Revised guidelines : An employee may submit application for housing loan, which includes purchase a plot of land up to 90% of cost of land or 50% of eligible ceiling, whichever is **less**. The employee should submit necessary documents for construction of house thereon with approved plan and estimates within a reasonable period immediately after purchase of land, so that construction can be completed within **maximum moratorium period** of 24 months.

- ii) In terms of extant instructions, as contained in sub-para 5, page No. 30 of HR Handbook Volume-III "When an ' employee wishes to purchase a bigger house or a house in a better location by disposing of the existing one, he should liquidate the outstanding in existing loan amount along with up-to-date interest. In such an event, the maximum additional loan amounts would be increased to the extent of outstanding amount repaid and the recovery for this part of the loan together with interest, if any, would be in the same manner as it would have been under the old loan.

Revised guidelines : The earlier stipulation issued in the manual days of accounting **cannot** be operationalized now. Accordingly, revised provision would be as under :

When an employee wishes to purchase a **bigger** house or a house in a **better location** by disposing of the existing one, he should liquidate the outstanding in existing loan amount along with up-to-date interest. In such an event, the maximum additional loan amounts would be increased to the **extent** of outstanding amount repaid and will be treated as **principal**, and recovery will be effected according to the **terms of new loan**.

- It should be ensured that the correct PF number and date of birth of the employees are incorporated at CIF level in CBS before opening of housing loan accounts of employees under IHLs.

INDIVIDUAL HOUSING LOANS TO STAFF : LATEST IMPROVEMENTS

With a view to addressing the issues raised by the employees, the Bank has recently approved changes/**improvements** in the Individual Housing Loan Scheme to staff, as under : e-Cir/192/2016-17 :

A) Allow Repayment of all Existing IHLs up to 75 Years of Age :

- i) Repayment of new loans sanctioned on or after the date of the Circular, i.e., 30/09/2014 is now permitted up to 75 years of age, and with a maximum tenure of **360 months** (as against the earlier 300 months), inclusive of the moratorium period. This is now extended to existing IHL borrowers also.
- ii) Based on the simple application to be submitted by the employee to original sanctioning authority, through IHL home branch, EMI should be rescheduled and a fresh arrangement letter should be exchanged, **without** seeking any further paper/document.
- iii) This facility was to be given as a one-time measure, up to September 30th, 2016, for **retired employees** also. Deposit, if any, held for payment of EMI from retired employees, was to be reviewed, vis-a-vis rescheduled EMI of the loan, if the retirees so request.

B) RBI Guidelines on Stamp Duty and Registration Charges :

- i) In terms of RBI guidelines, Stamp Duty, Registration Charges and other documentation charges, which are not realizable in nature, should **not** be included in the value of the property/agreement to sale for arriving at the loan eligibility.
- ii) As per recent RBI notification, Stamp duty, Registration Charges and other documentation charges are now permitted to be **added** to the cost of the house/dwelling unit for the purpose of calculating LTV ratio, in cases where the total project cost of dwelling unit does not exceed Rs. 10 Lac.
- iii) The same benefit has been passed on to the Bank's staff also. Hence, in the case of Staff Housing Loans, Stamp duty, Registration Charges and other documentation charges, are now permitted to be **added** to the cost of the house/dwelling unit for the purpose of calculating LTV ratio in cases where the total project cost of dwelling unit does not exceed Rs. 10 Lac.

C) ADDITIONAL HOUSING LOAN :

- i) The Additional Housing Loan for purchasing a bigger house or for repair, renovation or alterations in existing house is available.
- ii) Now there is **no** time limit / gap specified for acquiring a **second house** or a **third house** from the date of acquisition of 1st house. The Bank has done away with the stipulation of 5 years gap for taking additional housing loan or 2nd additional housing loan, from the date of sanction of IHL.

D) RECENT MODIFICATIONS :

e-Cir/1529/2016-17 :

- a) All Confirmed employees, who have completed 2 years' uninterrupted service in the Bank are now eligible for the loan. Two years of uninterrupted service in the Bank includes the probation period but not temporary service, if any, put in by the employee.

SANCTIONING AUTHORITY All new Staff Housing Loans are to be sanctioned at RACPC. AGM(RACPC) is delegated sanctioning power for staff housing loans. The existing Loans under IHL may also be migrated for maintenance to RACPC. At Non-BPR centers, Existing structure will continue. Other pre-sanction formalities like submitting DPD/Vigilance clearance, recommendations etc. will be completed by the controllers. Other terms and conditions remains unchanged (CDO/P&HRD-IR/95/2016-17, dated 17/02/2017).

E) STAFF: MISCELLANEOUS

A) INDIVIDUAL HOUSING LOAN SCHEME FOR SCHEDULED TRIBE EMPLOYEES

B) INDIVIDUAL HOUSING LOAN SCHEME FOR SC/OBC EMPLOYEES IN CNT AREAS REVISION IN LOAN LIMITS
(Circular No.: CDO/P&HRD-IR/59/2023 – 24 Dt-16-03-2024)

Apart from IHLS, the Executive Committee of Central Board (ECCB) had approved following Housing Loan Scheme for SC/ST/OBC employees for acquiring suitable accommodation in notified areas where there is restriction on transfer of land and charge through mortgage of the property cannot be created.

- Individual Housing Loan Scheme for Scheduled Tribe Employees (IHLSSTE) (vide e-Circular No. CDO/P&HRD-IR/48/2017-18 dated 07.10.2017), where tribal employees can purchase house/flat under the Scheme in those scheduled areas where there is restriction on transfer of land.
 - Individual Housing Loan Scheme for SC/OBC employees in notified areas under Chhota Nagpur Tenancy Act, 1908 (vide e-Circular No. CDO/P&HRD-IR/82/201920 dated 07.03.2020), who can purchase /construct house/flat under IHLS in notified areas under Chhota Nagpur Tenancy (CNT) Act 1908. The scheme is applicable only to notified areas under CNT Act.
2. The limit remained the same under Individual Housing Loan Scheme for Schedule Tribe (ST) employees and Individual Housing Loan Scheme for SC/OBC employees in CNT areas vide circular No. CDO/P&HRD-IR/2021-22 dated 6th December, 2021.
3. In view of the above, Central Office Human Resources Committee (CHRC) has approved the revision/enhancement in loan limits under both the schemes i.e., IHLS for Schedule Tribe Employees and IHLS for SC/OBC employees in CNT Areas to acquire suitable accommodation as below :

Staff Category	Individual Housing Loan Scheme (Main Scheme) for Staff (IHLS)	EXISTING LOAN LIMITS		PROPOSED LOAN LIMITS	
	Revised Loan limits w.e.f. 21.04.2023	IHLS for Scheduled Tribe Employees	IHLS for SC/OBC Employees	IHLS for Scheduled Tribe Employees	IHLS for SC/OBC Employees falling under CNT Act
Supervising Staff	Officers from JMGS-I to MMGS-III Rs.120 lacs	Rs. 40 Lacs.		Rs. 60 lacs	
	Officers from SMGS-IV to SMGS-V Rs.150 lacs			Rs.75 lacs	
	Officers from TEGS-VI to TEGS-VII Rs.175 lacs			Rs.100 lacs	
	Officers from TEGSS-I to TEGSS-II Rs.250 lacs MD-Rs.300 lacs Chairman-Rs.350 lacs				

All other terms and conditions (like eligibility, EMI:NMI ratio, Security requirements etc.) applicable to IHLS for Scheduled Tribe Employees and IHLS for SC/OBC employees in CNT areas will remain unchanged.

The ceilings in both the scheme will be within the overall ceiling applicable to officers under the present IHLs.

Rate of Interest: As applicable to Individual Housing Loan Scheme.

F) COST OF SOLAR SYSTEM : CDO/P&HRD-IR/79/2017-18. dt 05/01/2018

The Bank has recently approved inclusion of the cost of solar system as a part of Project Cost under IHLS, subject to the conditions as per e-Cir/1188/2017-18 :

- a) The cost of rooftop Solar System is added to the project cost/agreement value.
- b) The cost of rooftop Solar System is restricted to a maximum of Rs. 2 lac.
- c) The maximum quantum of loan under IHLS is 90% of the project cost or maximum eligibility of the respective category of the employee, whichever is less.

G) INDIVIDUAL HOUSING LOAN SCHEME (IHLS) INCLUSION OF CHILDREN AS GUARANTOR

Circular No.: CDO/P&HRDIR/119/2017 18 Date: Sat 31 Mar 2018

Executive Committee of the Central Board of the Bank in its meeting dated 21st March 2018 has approved the following modification in the IHL scheme-

- i) The income of spouse/children may be considered for reckoning of loan eligibility.
- ii) The name(s) of children may be included as guarantor only. Other terms and conditions are as under:
 - a) The property should be in the name of employee/officer or the spouse of the employee/officer or in the joint names of both.
 - b) If the property is in the joint names of employee/officer and spouse or only in the name of spouse, the spouse should be a co-borrower with the employee/officer.
 - c) If income of the spouse is being considered for arriving at the loan eligibility the spouse should be a Co-borrower.
 - d) If the income of children is being considered for arriving at the loan eligibility, the children should be Guarantor(s).
 - e) The spouse/children should be employed/engaged in business/profession etc. for a minimum period of one year and should have a steady source of income evidenced by salary certificate, Form 16 or Income Tax return for their income to be considered for arriving at the loan eligibility.

- f) The liability of the guarantor(s) will be co-extensive with that of borrower(s).
- g) The overall eligibility of loan limit for employee/officer is restricted IHL Scheme.

H) WAIVER OF INTEREST ON LOANS OF DECEASED EMPLOYEE

W.e.f. 27.01.2009, It has been decided that interest on loan accounts of a deceased employee may be waived for the period from the date of death of the employee to date of closure of loan accounts, subject to the following:

- There should not be any delay in settlement of terminal benefits for reasons attributable to the nominee/legal heir concerned.
- There should not be any legal dispute among the nominee(s)/counter claim for terminal benefits of the deceased employee.
- Loan accounts in the name of the deceased employee should get liquidated within 3 months from the date of death of the employee out of his terminal dues or otherwise.
- The amount of interest applied on loan accounts from the date of death of the employee till the liquidation of loan may be reversed manually by debit to interest account which will be authorised by the Branch Manager.
- The provision of such gesture may be advised to the spouse/nominee of the employee in the condolence letter with a request to submit the required papers in time so as to get the benefit of waiver of interest.
- The above provision will be available in respect of housing loan under IHL scheme, conveyance loan, personal loan, computer loan and relief loan for natural calamities. However, this provision will not be applicable if the housing loan is allowed to continue for repayment to be made by legal heirs after the death of the employee.

(CDO/P&HRD-IR/99/2008-09 dt.14.02.2009)

I) e-ABs EMPLOYEES' PROVIDENT FUND TRUST ADVANCES & WITHDRAWALS FROM PROVIDENT FUND BALANCES:

Requests for advances/withdrawals from PF by employees who have opted for SBI Terminal Benefits will be governed by the relevant provisions of SBI employees' PF regulations.

Requests for advances/withdrawals from PF by employees who have opted for AB Terminal Benefits (including those who have not submitted their options) will be governed by the relevant provisions of respective e-AB Employees' PF Regulations.

The following procedure is to be followed for processing of applications for advances/withdrawals from PF balances of e-AB employees.

- a) The applications for advances/withdrawals will be processed by PPG Cell at identified LHO for each e-AB (PPG Department where PPG cells are not functional).
- b) The concerned employee will submit his/her application at the branch/office where he/she is working. The branch/office will forward the same to PPG Department at its LHO, who, after scrutiny will forward it to PPG cell (PPG Department) of the identified LHO for processing and subsequent sanction of the application.
- c) All such PF Advance/Withdrawals sanctioned at Circle will be submitted to PPG Department at Corporate Center for control by the Trustees of the Fund.
- d) Recovery of advance/recovery of Interest will be done in accordance with the respective rules as per the option chosen by the concerned employee.

J) LOANS AND ADVANCES TO STAFF CHANGE IN RATE OF INTEREST

Circular No.: CDO/P&HRD-IR/95/2019 - 20 Date: Tue 31 Mar 2020

PRODUCT	Existing Rate of Interest for Staff Loans	Proposed Rate of Interest for Staff Loans w.e.f. 1st April 2020
Individual Housing Loan	6.50% - Up to 40 lacs 6.95% - Above 40 lacs	5.50% - Up to 40 lacs 5.95% - Above 40 lacs
Vehicle Loan	6.50%	5.50%
Personal Loan	6.95%	5.95%
Education Loan (incl. SBI Ed-vantage scheme for Staff.	6.95%	5.95%
Rate of Interest for Girl Student on Education Loan	6.45%	5.45%
Computer Loan	6.95%	5.95%

K) INDIVIDUAL HOUSING LOAN SCHEME (IHLS) FOR STAFF CLARIFICATION: INCLUSION OF GST AS A PART OF PROJECT COST. Circular No.: CDO/P&HRD-IR/69/2021 – 22 Dated: 1 Dec 2021

In the Individual Housing Loan Scheme (IHLS) for Staff, in terms of extant guidelines, the value mentioned in the Agreement to Sale plus one time cost of additional amenities and other cost related to the property which are permanent in nature and add up to the realizable value of the security/ property (viz. Township Corpus Fund, One time maintenance fund/ deposit/ corpus, Development charges, Electrical fittings, one time Generator Charges, Club House membership charges, Electricity/ Water/ Sewerage Board one time charges/ deposits, **GST etc.**) are included in the value of the property (Project Cost) for arriving at the loan eligibility.

**L) INDIVIDUAL HOUSING LOAN SCHEME AND OTHER STAFF
LOANS CALCULATION OF EMI/NMI RATIO OF 60:40 NPS DEDUCTION: CLARIFICATION
Circular No.: CDO/P&HRD-IR/78/2021 – 22 Date: 22 Dec 2021**

The employees who joined the Bank in permanent scale (including part-time) on or after 1st August 2010, have been offered the benefits of DCPS/NPS in lieu of existing Defined Benefit Pension Scheme. Presently, while calculating permissible EMI/NMI ratio for Staff Loans, such employees' contribution towards NPS is considered as a statutory deduction.

3. For the purpose of calculating permissible EMI/NMI ratio for Staff Loans in respect of the employees who are governed by the NPS/SBIDCPS, it is clarified as under: -
 - a) Employee's NPS contribution (Tier-I NPS account), which is a mandatory statutory deduction, should continue to be considered as a 'deduction', while making loan eligibility calculations.
 - b) However, any NPS contribution made by an employee to his Tier- 2 NPS account (which is optional and at the discretion of employee), should not be considered as a 'deduction' (just like additional PF contribution).

INDIVIDUAL HOUSING LOAN SCHEME (IHLS) FOR STAFF REVIEW AND MODIFICATIONS REPAYMENT TERMS

The appropriate authority has approved the following modification (Vide e-Circular : 57/2023-24 Dt. 05/03/2024) which will enable our employees to avail the revised loan eligibility by reducing the burden in payment of principal payment:

Term	Existing Instructions of repayment on Staff Housing Loan	** Proposed Instructions of repayment on Staff Housing Loan
(30 years & upto 25 years)	Repayment period : 360 months (including max. moratorium period of 24 months); Tenure for repayment in the ratio of principal : interest = 2:1	No Change (As the principal & interest repayment remains same in the existing repayment ratio of 2:1)
(Below 25years & upto 20 years)	Repayment period: 360 months (including max. moratorium period of 24 months); Tenure for repayment in the ratio of principal : interest = 2:1	Repayment period: 299 months (including max. moratorium period of 24 months); Tenure for repayment in the ratio of principal: interest = 5:2
(Below 20 years & upto 15 years)	Repayment period: 360 months (including max. moratorium period of 24 months); Tenure for repayment in the ratio of principal : interest = 2:1	Repayment period: 239 months (including max. moratorium period of 24 months); Tenure for repayment in the ratio of principal: interest = 3:1
(Below 15 years)	Repayment period: 360 months (including max. moratorium period of 24 months); Tenure for repayment in the ratio of principal : interest = 2:1	Repayment period : 179 months (including max. moratorium period of 24 months); Tenure for repayment in the ratio of principal: interest = 4:1

(** Ratio has been calculated taking into consideration the tenure of repayment in complete years. However, in case of broken repayment period, consider the principal repayment period rounding it on higher side.)

The other operational guidelines are as under:

- (i) All RACPCs should invariably ensure that all existing as well as new accounts are reviewed at the time of liquidation of principal amount and recover the installment towards interest correctly, so that the entire outstanding is recovered within stipulated time.
2. The modified repayment terms will be applicable for the loans sanctioned from the date of issuance of this circular. All other existing terms and conditions for Housing Loan/additional Housing Loan under the Individual Housing Loan Scheme (IHLS) for employees, including margin, minimum length of service, the stipulation that total deductions should not exceed 60% of the gross monthly salary etc. will remain unchanged.
3. Individual Housing Loan Scheme for staffs are sanctioned for the serving employees only. However, with a view to facilitate repayment of housing loan after retirement, the sanctioning authority of housing loan may permit an employee to continue the repayment after retirement upto 75 years of age subject to maximum tenure of loan being 30 years

INDIVIDUAL HOUSING LOAN SCHEMES (IHLS) FOR STAFF REVIEW AND MODIFICATION MAXIMUM AGE LIMIT (e-Cir. 34/2024-25 Dt. 12.082024)

The Appropriate Authority of the Bank has now approved the maximum age limit for the repayment of Individual Housing Loan Scheme (IHLS) for employees in the Bank as under: -

MAXIMUM AGE LIMIT :-

<i>Existing Provisions</i>	<i>Revised Provisions</i>
Up to 360 months, subject to liquidation of the Home Loan before the employees reaches the age of 75 years	Up to 360 months, subject to liquidation of the Home Loan before the employee reaches the age of 80 years

This modification will be available to the new loan accounts after issuance of the circular and also to the existing serving employees who wish to modify their payment tenure. However, this facility will not be available to the separated / retired staff.

CHAPTER - 14 : STAFF WELFARE ACTIVITIES

14.01 EDUCATIONAL SCHOLARSHIP AMOUNT FOR STUDENTS

Circular No.: CDO/P&HRD-IR/111/2021 - 22 **Date:** Tue 8 Mar 2022

With a view to give a boost to female education and in line with the initiatives for Women Empowerment, it has been decided to enhance the ceilings of the amount of scholarship for girl students by approximately 25% from the existing level. The proposed amount of scholarship will be as under:

Standard	Existing Amount	Revised Amount (for male student)	Revised Amount (for girl student)
4th to 5th	1,000/-	No Change	1,300/-
6th,7th & 8th	2,000/-	No Change	2,500/-
9th & 10th	3,000/-	No Change	3,800/-
11th & 12th	4,000/-	No Change	5,000/-
Graduation Level	5,000/-	No Change	6,300/-
Post Graduate Level	7,500/-	No Change	9,400/-
Graduate/Post Graduate level for professional courses in Medicine/ Engineering/Management studies	10,000/-	No Change	12,500/-

All other terms of the Scheme will remain unchanged. The changes will be effective from the academic year 2021-22 onwards (claims to be lodged in FY 2022-23), and not for any previous period.

An **additional** sum of Rs.200/- p.m. is payable to each child who is **blind/deaf/dumb/mentally retarded**, in addition to the scholarship payable to him/her with a view to compensating partially the additional expenses to be incurred on schooling of such child on items such as special education aids, transportation, admission to specialised schools, etc. (CirDO/HR/125/2009-10 dated 16/12/2009. **e-Cir/CDO/P&HRD/IR/83/2008-09**

Reimbursement of Tuition fees and Admission fees : It is permitted to eligible children of workmen staff and JMGS I officers drawing basic pay up to the prescribed basic pay (including 7 stagnation increments) and on production of receipts. This amount has been revised to Rs. 2,500/- p.a. per child from the academic year 2012-13.

Abolition of Separate Rates for Boarders : There will be **no** separate rates of scholarship for new boarders admitted from the academic session 2009-10 onwards. **e-Cir/544/2008-09**

In other words, all the new boarder students shall be paid scholarship at the same rate fixed for day scholars from the academic year 2009-10. However, the existing boarders, who are in receipt of scholarship at earlier rates up to current academic year at higher rates, shall be paid at the same rate till they complete the current course.

For Semester courses, clarifications given in Circular No. 73/2005-06.

Integrated 5 Years Law Course : Scholarship is payable @ Rs. 10,000/- per year w.e.f. 01.04.2016. The instructions regarding scholarship for 3 years Law Course remain unchanged : e-Cir/27/2016-17.

Award of Scholarships : Through HRMS Portal : The Bank has recently brought the activity of submission of application by individual employee and award of scholarship under Staff Welfare Activities through HRMS platform for better utilization of manpower : e-Cir/367/2015-16.

The revised guidelines in respect of application for scholarship and payment thereof for information/implementation of all concerned from current year (2015-16) onwards are detailed in e-Cir/367/2015-16.

REVISED PROCEDURE FOR APPLICATION AND AWARD OF SCHOLARSHIPS THROUGH HRMS PORTAL

The facility to apply for award of Scholarship through HRMS is ready for implementation from this year onwards. The detailed procedure with navigation menu is documented in Circular No.CDO/P&HRD-IR/23/2015-16, dated 26.06.2015. The members of staff eligible for receiving scholarship and or reimbursement of tuition and admission fees etc on behalf of their children will apply through HRMS portal through their personal ID. Applications generated by the system accompanied by self-attested Xerox copies of certificate(s), mark-lists, cash memo etc will be submitted to Branch head/office head/OAD/designated officers. The authorised officer(s) who approves 4-in-1 at Branches/Offices shall recommend the applications in the system after scrutiny of applications in all respects. The applications along with the self-attested copies of certificate/mark list, cash memo etc shall be retained at the Branch/Office. The recommended applications will be scrutinised by Circle/Expenditure/Concurrent Auditor later on at the time of audit of Branch/Office and they will confirm the correctness in their reports. After completion of 2 audits, the applications will be destroyed by the Branch/Office in usual manner.

14.2 INCENTIVE SCHEME FOR MERITORIOUS CHILDREN OF STAFF PURSUING PROFESSIONAL COURSES AT ELITE INSTITUTES IN INDIA: (CDO/P&HRD-IR/68/2010-11 dt.07.02.2011)

An incentive scheme for meritorious children of staff pursuing professional courses at elite institutes in India has been introduced by the Bank. Full details of the scheme and related operating guidelines are enclosed to the above mentioned Circular.

The scheme shall be operative from the academic session 2010-11 and shall cover the dependent children of all categories of our permanent staff members, who are already pursuing the courses at present and also those who may be getting admission now and onwards. The incentive shall be payable from the financial year 2010-2011 after successful completion of 1st half yearly semester and onwards.

As some of the employees are finding it difficult to execute joint affidavit (Annexure of above referred circular), as their wards are staying at hostels far off from their present place of posting, it has been decided to accept separate affidavit from such employees and their wards. Specimen of two affidavits meant for employees to enable them to execute separate affidavit and submit both as an enclosure to their application is placed as annexure to the circular mentioned alongside. Further affidavit submitted as per the above referred circular would continue to be valid wherever executed jointly. (CDO/P&HRD-IR/87/2010-11 dt.14.03.2011)

REVISION IN INCENTIVE AMOUNT FOR FEMALE STUDENTS

Circular No.: CDO/P&HRD-IR/112/2021 - 22 Dated 8 Mar 2022

With a view to give a boost to female higher education and in line with the initiatives for Women Empowerment, it has been decided to revise the amount of incentive, which is presently Rs.25,000/- per semester for all students, to Rs.35,000/- per semester for the girl students, as a token of encouragement to the girl students. The changes will be effective from the academic year 2021-22 onwards (i.e. applications to be submitted henceforth), and not for previous years. Other terms and conditions of the Scheme remain unchanged.

14.2(a) INCENTIVE SCHEME FOR MERITORIOUS CHILDREN OF STAFF PURSUING PROFESSIONAL COURSES AT ELITE INSTITUTES IN INDIA REVISION IN THE LIST OF COLLEGES/INSTITUTES/STREAMS/COURSES Circular No.: CDO/P&HRD-IR/63/2019 - 20 Date: Fri 27 Dec 2019

It terms of above circular instructions it has been decided to include 3 new Engineering Colleges/Institutes, 9 in Management, 2 in Law and 1 in Fashion Design, in the existing list of approved colleges/institutes. Three new streams, namely Dental, Pharmacy & Architecture, have also been added with inclusion of 2 Dental, 2 Pharmacy and 3 Architecture Colleges/Institutes.

14.3 INCENTIVE SCHEME FOR MERITORIOUS CHILDREN OF SB STAFF BENEFIT TRUST:

Pursuing Professional Courses at elite Institutes in India : Extant Instructions : Reiterated : e-Cir/401/2015-16.

Wards of our employees pursuing courses in other than approved campus(es) of selected colleges/institutions are **not** eligible for incentive under the Scheme.

The trustees of "Meritorious Children of SBI Staff Benefit Trust" have added/remove colleges indifferent streams. It is decided to add 17 colleges/Institutions in Engineering, 7 in Management, 15 in Medical, 7 in Law and 10 in Fashion Designing streams. Trustees have also deleted 4 Management Institutions/Colleges from the list of elite institutes. However, the students, already enrolled in above 4 colleges /Institutions will continue to receive the incentive till the completion of the course. The revised list of the elite institutes is placed as Annexure-A of e-Cir/353/2017-18.

Newly added institutions/colleges are eligible for consideration of payment of incentive under the Scheme from the academic year 2017-18 onwards. Students who are already studying in these newly added colleges can also apply for incentive under the Scheme from the academic year 2017-18 for remaining period of study. All other terms and conditions of the scheme remain unchanged.

S.N. Particulars	To be submitted on or before/within
1. Last date for submission of fresh applications of each academic year	31st March each year
2. Submission of fresh application by Circles to Corporate Centre in a lot	15th February (1st lot) 15th April (2nd and final lot)
3. Last date for submission of renewal applications where semester/trimester system available	Within three months from the date of declaration of semester/final results.
4. Last date for submission of renewal applications where no examination held in between, such as MD/MS course first/previous instalment.	After six month from receipt of
5. Submission of renewal recommendations to Corporate Centre by Circles.	Immediately after receipt of atleast 60% of application from eligible wards for renewal to be submitted as 1st lot. 2nd lot immediately after receipt of 25% of rest eligible wards within 3 months from the date of 1 st lot submitted to Corporate centre. 3rd lot on receipt of rest of applications but not later than 9 months from the date of 1st lot submitted to Corporate centre.

- Applications were submitted for consideration after the expiry of last date of submission due to delay in declaration of 1st semester result by the college/institute. In such case(s), a certificate from the College/Institute should be submitted by the applicant along with the application for incentive. Delay in submission of application on account of ignorance shall not be accepted.
- Wrong account numbers are mentioned in many cases (Wrong account/Inoperative account/ Account number of Associate Bank etc.), which resulted in delay in payment of incentives and unnecessary correspondence. The account number mentioned by the applicant should be in the sole name of the wards opened under public product and should be verified by the Circle for its correctness before forwarding recommendations to Corporate Centre.
- Incentive shall be granted to the children who got admission in selected institutions on the basis of their all India ranking (not on the basis of state ranking) in entrance examination and not under any quota or nomination such as State, Management and Government etc.

14.4: INCENTIVE SCHEME FOR MERITORIOUS CHILDREN OF STAFF SCHEME FOR MERITORIOUS CHILDREN: MODIFICATION OF APPROVED COURSES: CDO/P&HRD-IR/119/2017-18 Date: 31/03/2018

Modify the duration of M.D./M.S. course in the scheme as "up to 3 years", covering the entire course period in place of the existing 2 years.

14.5: INCENTIVE SCHEME FOR MERITORIOUS CHILDREN OF STAFF PURSUING PROFESSIONAL COURSES AT ELITE INSTITUTES IN INDIA REVISION IN THE LIST OF COLLEGES/INSTITUTES & COURSES FROM ACADEMIC YEAR 2020-21 ONWARDS : Circular No.: CDO/P&HRD-IR/33/2021-22 Dated: 13 Jul 2021

It has been decided to include Indian School of Business, Mohali, in the existing list of approved Colleges/Institutes. It has also been decided to include Bachelor of Business Administration (B.B.A. & its equivalent courses B.B.M & B.M.S.) offered by XLRI, Jamshedpur and Narsee Monjee Institute of Management Studies, Mumbai, in the list of approved courses. The revised and updated list of the Colleges/Institutes and the streams/courses covered under the scheme is placed as Annexure 'A'. (For list refer above Circular). The newly added Institute & courses will be considered for payment of incentive under the scheme from the academic year 2020-21 onwards. The employees whose wards are already studying in these newly added Institute and enrolled for the newly added courses can also apply for incentive under the scheme from the academic year 2020-21 for the remaining period of study. A checklist is placed as Annexure 'B' for reference.

Annexure B

CHECKLIST OF DOCUMENTS TO BE SUBMITTED

I At the time of initial enrolment:

1. Demand Draft of Rs. 500/-
2. Application on Annexure B (for fresh sanction)
3. Annexure H (on the Letter Head of College/ Institute)
4. Annexure I
5. Proof of last examination passed before admission in the Professional Course
6. Score card/ Mark sheet of the entrance test
7. Score card/ Mark sheet of the semester of Professional Course for which claim is submitted

II For claiming subsequent installments at the end of semester:

1. Application on Annexure C
2. Score card/ Mark sheet of the semester for which claim is submitted
(For Annexure B, Annexure C, Annexure H and Annexure I refer above Circular)

14.06 BANK'S HOLIDAY HOME:

Circular No.: CDO/P&HRD-IR/36/2022 - 23 dated 30 Aug 2022

- A** The on-line booking process of Bank's Holiday Home has been rolled out w.e.f. 01.04.2023. The link of on-line booking is as under :

HRMS > Employee Self Service > Scholarship / Welfare > Booking of Holiday Home

B. Holiday Home Charges:

Rent per diem for the use of cottage/ rooms in the holiday homes at the revised rates w.e.f. 01.09.2022. The revised room rates of the Holiday Homes are proposed as under:

Sl.No	Grade/Scale	Rent w.e.f. 01.09.2022
1.	Subordinate Staff	Rs.25/-
2.	Clerical Staff	Rs.50/-
3.	Supervising Staff	Rs.100/-

C. Eligibility for Stay at Holiday Home:

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

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

D. Maximum duration of stay:

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

E. Penalty for No Show:

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

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

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

Chapter - 15 : MEDICAL AID

15.1 REIMBURSEMENT OF MEDICAL EXPENSES :

Expenses actually incurred in respect of injury, disease or illness, including hospitalisation expenses, at the scales prescribed from time to time:

Self	100%
Family members	Now 100%
Systems of Medicine	Allopathic, Ayurvedic, Homoeopathic, Unani & Naturopathy

The Bank has increased the eligibility for dependent family members of both employees and officers for medical reimbursement from 75% to 100%. The employees and officers under respective medical reimbursement schemes shall continue to get medical reimbursement for self to the extent of 100%. The rule 24(2) of SBIOSR is amended accordingly, as placed at Annexure-A of e-Cir/942/2017-18. Cir CDO/P&HRD-IR58/2017-18 dt. 10/11/2017.

The revised guidelines are effective for all medical expenses incurred on or after 10.11.2017. Other terms and conditions of the respective schemes remain unchanged.

Revised format for submitting recommendations for reimbursement of medical expenses to the eligible officers at higher rate is given in Circular Letter No. CirDO/P&HRD/92 of 2002-2003. 92/2002-03

Our Bank has established Dispensaries as also made tie-up arrangements with Diagnostic Clinics/Centres (DCs) for benefit of employees and their eligible family members at many centres. The Bank's Dispensaries (BDs) are manned by our part-time doctors or doctors on contract basis. The procedure for scrutiny of medical bills and references to DCs is as under:

At centres where we have BDs manned by Bank's Medical Officers (BMOs) part-time or full time:- BMOs at BDs can scrutinise medical bills as also refer cases to DCs under tie-up arrangements.

At centres where we have more than one BD which are manned by BMO(s) as also doctors on contract basis:- Medical bills may be scrutinised by the BMOs only. BMOs as also the doctors on contract basis may refer cases to DCs.

At Centres where we have BDs which are manned by doctors on contract basis only:- Scrutiny of medical bills up to Rs.5,000/- only be made by doctors on contract basis. Bills above Rs.5,000/- may be sent to ZO/RO for scrutiny by BMO. References to DCs may be made by doctors on contract basis at such centres.

At centres where we do not have BDs but we have tie-up arrangements with DCs:- Bank's Authorised Doctors (BADs) can scrutinise Medical Bills up to Rs.5,000/- only. They can also refer cases to DCs. Bills above Rs.5,000/- may be sent to ZO/RO for scrutiny by BMO.

All other centres where we have no BDs nor any tie-up arrangements with DC:- BADs will scrutinise the bills up to Rs.5,000/- only. The bills above Rs.5,000/- may be sent to ZO/RO for scrutiny by BMO. At such centres, the question of referring the cases to DCs would not arise.

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

- Ambulance charges or taxi/auto rickshaw charges, where the facility of ambulance is not established available for moving the officer or his family member(s) from residence to the hospital/nursing home or from one hospital to another hospital or from hospital/nursing home to residence on discharge may be reimbursed. The officer may also be reimbursed with such charges for shifting himself/patient for hospitalization purposes from the place of posting to another centre provided the treatment is not available at the place of duty and it is a case of life emergency with a view to save life of the officer/ patient. (CDO/PM/16/CIR/49 dt.23.07.2002)

Medical Bills up to Rs. 2,000/- : Waiver of Scrutiny : CDO/P&HRD-IR/83/2017/18 dt : 08/01/2018.

The Bank has recently decided that the medical bills up to Rs. 2,000/- 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. 2,000/- at each branch / office post-payment is to be subjected to scrutiny by the Bank Medical Officer / Contract Doctor on random basis. The 'Standard Operating Procedure' (SOP) for scrutiny of 1% of medical bills post-payment is as per e-Cir/1193/2017-18.

The existing instructions regarding the scrutiny of medical bills with upper ceiling of Rs. 10,000/- by Contract Doctors continue.

The Permanent Part-Time Medical Officer continue to scrutiny bills without any ceiling.

The revised guidelines Came into effect from 06.01.2018.

Guest House for Employee Patients and their Families at Mumbai :-
3B, Nestle Apartment, Bombay Dyeing Complex, Near Deepak Talkies, Lower Parel, Mumbai Phone: 022-24375721

(No direct request for reservation would be entertained. Application should be recommended by the DGM. For details, please refer to Staff Circular O/No. 32 of 1996-97).

15.2 DEFINITION OF FAMILY (w.e.f.01.04.2024):

- For the purpose of medical facilities and for the purpose of leave fare concession, the expression 'family' of an employee shall mean –
 - a) The employee's spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically and mentally challenged brother/ sister with 40% or more disability, widowed daughters and dependent divorced/ separated daughters, sisters including unmarried/ divorced/ abandoned or separated from husband/ widowed sisters as also parents wholly dependent on the employee.
 - b) The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.18,000/- p.m. If the income of one of the parents exceeds Rs.18,000/- p.m. or the aggregate income of both the parents exceeds Rs.18,000/- p.m., both the parents shall not be considered as wholly dependent on the officer employee.
 - c) A married female employee may include her natural parents or parents-in-law under the definition of family, but not both, provided that the parents/parents-in-law are wholly dependent on her. Note: For the purpose of medical expenses reimbursement scheme, for all employees, i.e. male/female any two of the dependent parents / parents-in-law shall be covered. The officer employee will have the choice to substitute either of the dependents or both. Physically challenged children of employees to be defined as dependents irrespective of age or marital status, subject to income criteria. Circular No.: CDO/P&HRD-IR/67/2020 - 21 Dt: 21 Dec 2020

15.3 REVIEW OF MEDICAL REIMBURSEMENT SCHEME CDO/P&HRD-PM/6/2011-12 date: 11/04/2011, e-Cir/32/2011-12, CDO/P&HRD-PM/6/2011-12 dt. 10/04/2017

The CHRC has made the following improvements in the scheme: During 2011-12 :

- 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 are fully reimbursed (i.e., 100%) for self and 100% for the family.
- ii) The standardization of medical charges will continue, as hitherto, and are applicable in respect of treatment taken at hospitals/Nursing Homes/Clinics, etc., which are not empanelled with the Bank.

- iii) The Standardized rates are reviewed by each Circle every two years. The Bank's Medical Officer is responsible and accountable as well to verify such charges while scrutinizing bills, with the schedule of charges, duly approved.
- iv) All cases of medical implants for self treatment as well as that of the family shall continue to be referred to Corporate Centre, as hitherto, for prior administrative approval / sanction.
- v) The existing system of reimbursement of 100% of the expenses incurred in respect of the treatment of the family shall continue, as hitherto.
- vi) 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.
- vii) 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.
- viii) 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 Multispeciality hospitals, operating in Guwahati and other centres of North-East may be considered for empanelment.
 - b) In respect of non-empanelled hospitals, reimbursement in all the centres in the Circle may be made based on schedule of charges approved for Guwahati centre.
 - c) Wherever specialized hospitals are not available in centres 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.

MISCELLANEOUS:

- a) Reimb. of Med. Exp. : Anomalies : Detailed in e-Cir/1152/2011-12.
- b) Please also refer to the sub-chapter 'Medical Officers' under the Chapter 'Sundry Matters'.

15.4 STANDARDISATION OF MEDICAL CHARGES(w.e.f.01.01.2014) (CIRCULAR LETTER NO. Cir DO/HR/ 47 /2013-14 DATED 31.12.2013)

In this connection, we reproduce hereunder the relevant provisions of service rules applicable to supervising staff in regard to reimbursement of medical expenses.

- Rule 24(2) states that the reimbursement of medical expenses incurred by an officer for self or dependent family members will be reimbursed in full by the Bank.
- Rule 24 (3) provides that when treatment is by a doctor other than an Authorised 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 and Nursing Home fees may be reimbursed to a reasonable extent depending on the status of the officers.
- All surgeries have been divided into 5 categories (Minor, Intermediate, Major, Major Plus & Supra Major) and the rates for them have been standardized considering the operations have been performed
- As per Rule 24 (6) of the SBI Officers Service Rules, except in emergency, prior approval of the Authorised Doctor is required to be obtained for treatment in a private hospital / nursing home. Also, for the resultant hospitalisation expenditure, the official should obtain, in advance, estimates of the same and submit them to the Sanctioning Authority. In case of emergency admissions to the hospital, the Bank's Medical Officer should be informed of the same as early as possible.

Hospital/Nursing Homes : *Bhopal LHO Cir-Letter No. CirDO/HR/19-2017-18* :

The Schedule of charges for Supervising Staff has been reviewed keeping in view rise in price and on account of adoption of new methods/techniques. The revised schedule of charges applicable to Supervising Staff and their families as defined in Rule 24 of SBIOSR is given in Bhopal LHO Cir-Letter No. CirDO/HR/19-2017-18. It is effective from 01.02.2018.

In terms of Rule 24(6) of the SBI Officers' Rules, except in emergent cases where prior consultation with authorized doctor is not possible for any reason, an officer or his family may be admitted for treatment in a private hospital or nursing home, other than empanelled Hospital, only with the prior approval of the authorized doctor. In the former case, the authorized doctor should be informed of the full particulars of the case as soon as possible after the patient has been admitted. Further, in terms of Rule 24(9)(iii), reimbursement for any specialized method of treatment shall be permissible only if the treatment is undertaken with the prior approval of the authorized doctor who should certify at the time of claiming reimbursement that the treatment has been completed or that the case has reached the state of maximum benefit from the treatment.

15.5 BANK'S MEDICAL REIMBURSEMENT SCHEME :

Circular No.: CDO/P&HRDIR/111/2017 18 Date: Fri 23 Mar 2018

Medical facilities to our officers has included 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.

15.6 TREATMENT IN PLACES OTHER THAN HEADQUARTERS : CHANGES IN SBIOSR, 1992:

FOR MEDICAL HOSPITALIZATION CHARGES, Refer Circular No.464/2020-21 DATED 17.12.2020:

An officer who desires to undergo treatment in an empanelled hospital at any center, 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.

Travelling expenses or lodging expenses incurred for availing such outstation treatment shall not be reimbursed, in any circumstances. (*Circular No.CDO/P&HRD-PM/50/2017-18 dated 17.10.2017*)

The above mentioned authority will also be competent to grant administrative clearance / approval to reimburse cost of medicated and non-medicated stents, irrespective of the number of such stents used, upto the benchmark ceiling stipulated. Accordingly, the earlier requirement / stipulation of referring implantation of more than two medicated stents to Corporate Centre, Mumbai for administrative clearance will be treated as cancelled / withdrawn.

In respect of all other implants, excluding those listed above, the matter shall continue to be referred to Corporate Centre, Mumbai, as hitherto, for prior administrative approval / sanction. (Corporate Centre letter 'No.CDO/PM/SM/17/SPL/1752 Dt. 16.12.2014) (Corporate Centre letter/No.CDO/PB/BM/17/SPL'469 Dt.10.06.2016)

* 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.

* 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.

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

15.7 REIMBURSEMENT OF MEDICAL EXPENSES FOR TREATMENT OF DEPENDENTS MEDICAL INSURANCE POLICY IS AVAILABLE:

(CDO/P&HRD-PM/7/2016-16, dt.13.04.15)

Where the employees have obtained medical insurance cover for dependent family members, reimbursement may be allowed up to the unsettled amount subject to fulfilment of other terms and conditions.

15.8 SCHEDULE OF DENTAL TREATMENT CHARGES

Bhopal LHO Cir-Letter No. CirDO/HR/20-2017-18 :The revised charges are applicable w.e.f. 01.02.2018.

Before undertaking any of the speciality dental treatment, prior submission of the estimate of charges from the dental consultant and approval thereof is absolutely essential.

Speciality dental treatment like Inlays, Crowns, Bridges and Orthodontia is permitted only after submission of a detailed certificate from the consultant dental surgeon that such procedure is absolutely essential for treatment and prevention of a particular disease process, and that without such treatment the general health of the patient will be adversely affected in the long run due to reasons to be given in each case.

Dental Treatment : Emergency Nature

The Bank has recently allowed the following emergency nature of dental treatment, involving small expenditure to be incurred by an officer, and seek reimbursement thereof after obtaining ex-post-facto approval from the authorized doctor/the competent authority : e-Cir/177/2012-13 , CDO/P&HRD-PM/13/2012-13 dt. 23/05/2012.

- | | |
|------|--|
| i) | Consultation fee |
| ii) | Infection - extraction of teeth |
| iii) | Silver/Composite filling of teeth |
| iv) | Dental X-ray |
| v) | Injury, viz. displacement of the Cap/Bridge/Crown, etc. |
| vi) | Scaling - cleaning / polishing. (Max ceiling Rs.1000/- only) |

Dental or Eye treatment: As per Rule 24 (10(c) of the SBI Officers Service Rules 1992, dental or eye treatment, other than treatment for some diseases with the prior approval of the authorized doctors, is excluded from the scope of medical aid for officers. Please note that the cost of partial / full denture(s) (RPD, FPD & implants) The standardized rates for dental treatment given in the Annexures I & II of the above circular, have to be seen in this light. However, as hitherto, before undertaking any of the speciality dental treatments, prior submission of the estimate of charges from the Dental consultant and approval thereof is absolutely essential.

Dental Treatment: Pre -Approval:

Circular No.: CDO/P&HRD-IR/31/2022 – 23 Dated 5 Aug 2022

In terms of our e-circular No. CDO/P&HRD-IR/75/2021-22 dated 15.12.2021, a Graded Authority Structure had been introduced for obtaining prior approval for Dental treatment. It has been decided by the competent authority to revise the Graded Authority Structure as under:

Existing Authority Structure		Proposed Authority Structure	
Amount Limit	Competent Authority	Amount Limit	Competent Authority
Upto Rs. 10,000/-	AGM	Upto Rs. 10,000/-	AGM
Rs. 10,001/- to Rs. 30,000/-	DGM	Rs. 10,001/- to Rs. 30,000/-	DGM
Rs. 30,001/- to Rs. 50,000/-	GM	Rs. 30,001/- to Rs. 50,000/-	GM
Above Rs. 50,000/-	CGM (HR) at Corporate Centre	Rs. 50,001/- to Rs. 1,00,000/-	CGM Circle/ Department
		Above Rs. 1,00,000/-	CGM (HR) at corporate Centre all cases

15.8 (a) CHARGES FOR DENTAL TREATMENT

LHO CIRCULAR NO.465/2020-21 DATED 17.12.2020

Charges for Radiology, Diagnosis, Treatment plan and procedures (Range in Charges has been given as per the nature and size of filling and surgical procedures implicated)

15.8 (b) REVIEW OF BANK'S MEDICAL REIMBURSEMENT SCHEMES FOR OFFICERS

Circular No.: CDO/P&HRD-IR/31/2022 – 23 Dated 5 Aug 2022

A. Standardisation of cost of Medical Implants:

Cardiac Implants (Supervising)

Name of Implant	Present Ceiling	Revised Ceiling
Tissue Valve	Rs.175,000/-	Rs.175,000/-
Metallic Valve	Rs.80,000/-	Rs.80,000/-
ASD Closure Device	Rs.75,000/- (All Incl.)	Rs.90,000/- (All Incl.)
PDA Closure Device	Rs.75,000/- (All Incl.)	Rs.90,000/- (All Incl.)
VSD Closure Device	Rs.75,000/- (All Incl.)	Rs.90,000/- (All Incl.)
IABP Balloon	Rs.50,000/-	Rs.50,000/-
Angioplasty Balloon (R)	Upto Rs. 15,000/-	Upto Rs. 15,000/-
Guide Catheter	Rs.5,000/-	Rs.6,000/-
Guide Wire	Upto Rs.7,000/-	Upto Rs.7,500/-
Oxygen Concentrator	Rs.50,000/-	Rs.50,000/-

15.8 (c) STANDARDISATION OF MEDICAL CHARGES

Circular No.: CDO/P&HRD-IR/60/2024-25 Date: 3 Jan 2025

REVIEW/ REVISION OF DENTAL REIMBURSEMENT POLICY

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 being paid as per the approved Standardisation of Dental charges for various category of places such as Metro, Major A, etc. at respective Circles.

2. The existing Dental Reimbursement Policy has been reviewed taking in account the prevailing rates at different category of places. Accordingly, the rates for various dental treatments have been revised and 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 centre categories have been merged and simplified as only 'Metro' & 'Non-Metro' areas. Additional treatments like Dentures are made reimbursable with some conditions.

4. Furthermore, undernoted conditions have been introduced 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 to be given only in emergency/ accident cases after confirmation from Corporate Centre.

iv. Scrutiny of Dental bills will be done by any of 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, the same may be asked for evensmaller amount of Bills.

5. All provisions of the dental reimbursement policy shall be applicable from the date of issuance of this Circular. Further, the existing Standardization of charges applicable for dental treatment has been discontinued from the date of issuance of this circular.

Annexure-1

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)	Recommendation 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 (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, Granulomas, Residual infection, Mucocele, Epulis etc.	3000	2700

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)	c) Crown lengthening procedure	1500	1350
3.	Gingivectomy	2000	1800
4	Flap operation		
a)	Quadrant	3000	2700
b)	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

15.09 REVIEW OF BANK'S MEDICAL REIMBURSEMENT SCHEMES FOR OFFICERS AND AWARD STAFF

Circular No.: CDO/P&HRD-IR/75/2021 – 22 Date: 15 Dec 2021

A. Reimbursement of Expenses on Vaccination to Children:

Under the modified scheme, the expenses incurred on child vaccination may be reimbursed on the basis of 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.

B. 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.

C. Standardisation of cost of Medical Implants:

The ceilings of Medical Implants have been revised and ceilings for some new Medical Implants have been fixed (listed in Annexure C new list with enhanced list in terms of Circular No.: CDO/P&HRD-IR/31/2022 – 23 Dated 5 Aug 2022). The ceilings prescribed are inclusive of applicable taxes and all necessary accessories required. The sanctions related to Medical Implants as mentioned in Annexure C will be accorded at the Circle level. Only items not mentioned in Annexure C or whose cost exceeds the prescribed ceiling, may be referred to Corporate Centre for special consideration on a case to case basis.

D. Treatment of LichenPlanus Pigmentosus:

It has been decided that the treatment of Lichen Planus Pigmentosus will be made reimbursable. Cost of Lotions/ Creams, which are 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.

E.Revision of cost of Intra Ocular Lenses (IOL):

The present ceiling of Rs. 6,500/- for each lens in respect of Intra Ocular Lenses stands revised to *Rs. 15,000/- for each lens*.

F. Autism:

Expenditure incurred on treatment of Autism is not reimbursable at present. 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 by the treating Doctor will be essentially required while submitting the bill.

G. Dental Treatment: Supervising Staff: Authority Structure for Pre -Approval:

Revised instruction and delegation of power in terms of Circular No.: CDO/P&HRD IR/31/2022 – 23 Dated 5 Aug 2022

Circular No.: CDO/P&HRD-IR/75/2021 – 22 Date: 15 Dec 2021

Pre & Post treatment X-ray (OPG) is a must for any Dental Treatment above Rs.20,000/-. Estimate for Dental treatment above Rs.50,000/- should be forwarded to Corporate Centre for obtaining prior approval.

H. Ambulance Charges:

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

Sr.	AmbulanceCategory	ExistingCeiling	RevisedCeiling
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. The revised scheme will be applicable w.e.f. 26.11.2021. However, reimbursement of COVID vaccine is already in place from 01.01.2021.

LIST OF CHILD VACCINES

Annexure A

Sr.No.	Vaccine	Prevents	Age	Ceiling
1.	BCG	TB	Birth	MRP+200
2.	Hepatitis B1	Jaundice	Birth	MRP+200
3.	OPV0	Polio	Birth	MRP+200
4.	IPV1/OPV1,DTP 1,HepB2&Hib1 (all combined)	Polio, Diphtheria, Tetanus, Whooping Cough, Jaundice, Infection saga inst bacteria	6weeks	MRP+200
5	PCV1	Pneumonia	6weeks	MRP+200
6	RV	Diarrhea	6weeks	MRP+200
7	DTP2,IPV2/OPV 2,HepB3&Hib2 (allcombined)	Diphtheria,Tetanus, Whooping Cough,Polio, Jaundice, Infections Againstbacteria	10weeks	MRP+200
8.	PCV2	Pneumonia	10weeks	MRP+200
9.	Rv2	Diarrhea	10weeks	MRP+200
10.	IPV3, DTP3, Hib3 & HepB4 (all combined)	Diphtheria, Tetanus, Whooping Cough, Polio, Jaundice, Infections Against Bacteria		
11.	PCV3	Pneumonia	14weeks	MRP+200
12.	Rv3	Diarrhea	14weeks	MRP+200
13.	Influenza1st & 2nd	Influenza(yearly)	After 6months	MRP+200
14.	MMR	Measles, Mumps,Rubella	9months,15 months&4-6yrs	MRP+200
15.	HepA1	Jaundice	12months	MRP+200
16.	JE	Encephalitis	12/13mths 16- 18mths	MRP+200
17.	Varicella1	ChickenPox	15months	MRP+200
18.	PCVBooster	Pneumonia	15months	MRP+200

19.	OPV,DTwP B1/DTapB1,IPV Booster&Hib Booster (all combined)	Diphtheria,Tetanus, Whooping Cough,Polio, Infections Against bacteria	16 to18months	MRP+200
20.	HepA2	Jaundice	18months	MRP+200
21.	Meningococcal	Meningitis	9to23months	MRP+200
	Vaccine		(2doses) 2years to55years (singledose)	
22.	OPV/DTwP B2/DTaP B2	Polio,Diphtheria, Tetanus,Whooping Cough	4-6years	MRP+200
23.	Varicella2	Chicken Pox	4-6years	MRP+200
24.	Tdap/Td	Diphtheria,Tetanus	10-12years	MRP+200
25	HPV1st dose 2nd dose 3rd dose	CervicalCancer&HPV infectio nsinmales	10-12 years	MRP+200
26	Typbar TCV	Typhoid	6monthsonwards (2doses, 1year apart)	MRP+200
27.	Covid Vaccine	Covid-19	Asperinstructions	MRP+200

LIST OF ADULT VACCINES

Annexure B

Sr.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 Mening ococcal vaccine	Meningitis	MRP+Rs.200/-
8	MMR	Measles/mumps/Rubella	MRP+Rs.200/-
9	Hepatitis A	HepatitisA	MRP+Rs.200/-
10	Hepatitis B	Hepatitis B	MRP+Rs.200/-

11	Typhoid	Typhar 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/-

REVIEW OF BANK'S MEDICAL REIMBURSEMENT SCHEMES FOR OFFICERS

Circular No.: CDO/P&HRD-IR/31/2022 – 23 Dated 5 Aug 2022

B. Standardisation of cost of Medical Implants:

Revision of Ceilings for existing permitted Implants

(Annexure-C)

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 per knee	Upto Rs.1.00 lac per knee
Hip Replacement	Upto Rs.1.20 lacs per hip	No Change
Pace Maker	I) Single Chamber upto Rs. 1.00 lac ii) Dual Compatible Chamber upto Rs.1.70 lacs iii) MRI Compatible dual chamber- upto Rs. 2.65 lacs iv) ICD Single Chamber upto Rs.4.50 lacs v) ICD Dual Chamber upto Rs.6.00 lacs vi) Combo device upto Rs.9.00 lacs	I) Single Chamber upto Rs. 1.00 lac ii) Dual Compatible Chamber upto Rs.1.70 lacs iii) MRI Compatible dual chamber- upto Rs. 2.65 lacs iv) ICD Single Chamber upto Rs.5.00 lacs v) ICD Dual Chamber upto Rs.6.50 lacs vi) Combo device upto Rs.10.00 lacs
Artificial Limb (Hand or leg)	Upto Rs.3.00 lacs per Hand/leg (serious accident)	No Change
Supportive Plating in joints	Upto Rs.0.50 lac per joint (serious accident)	No Change
Insulin Pump	Upto Rs.2.50 lacs	No Change
Medicated Stent	As per GOI guidelines Current rate Rs.29,600/- + tax	No Change
Non-medicated Stent	As per GOI guidelines Current rate Rs.7,260/- + tax	No Change
Cochlear Implant	Rs.5,38,000/- for one implant	No Change
Any other Implant	Upto Rs.50,000/- in each case	No Change

INTRODUCTION OF NEW MEDICAL IMPLANTS

ORTHOPEDIC IMPLANTS

Circular No.: CDO/P&HRD-IR/75/2021 – 22 Date:15 Dec 2021

NATUREOFIMPLANTS	Eligibility
AnchorSutures(forArthroscopicBankart Repair)	Rs.20,000/-suture(Max.5)
HighTechCaliperwithBaleLockKneeJoint	Rs.13,000/-
PhilosPlate (ForShoulderRepair)	Rs.40,000/-
KNEEPROSTHESIS a.Aboveknee (knee +Ankle) b.Belowknee (WithAnkleJoint)	Rs.3,00,000/- Rs.1,50,000/-
ACL Implant	Rs.50,000/-
MeniscusRepairImplant	Rs.60,000/-
Foot Prosthesis	Rs.1,00,000/-
WalkerBoot(Short)	Rs.4,500/-
WalkerBoot(FullLength)	Rs.10,000/-

CARDIAC IMPLANTS:

Circular No.: CDO/P&HRD-IR/75/2021 – 22 Date:15 Dec 2021

NATUREOFIMPLANTS	SUPERVISING/AWARDSTAFF
TISSUEVALVERs.	175,000/-
METALLICVALVERs.	80,000/-
ASDCLOSURE DEVICE	Rs.75,000/-(AllInclusive)
PDACLOSURE DEVICE	Rs.75,000/-(AllInclusive)
VSDCLOSURE DEVICE	Rs.75,000/-(AllInclusive)
IABPBALLOON	Rs.50,000/-
ANGIOPLASTYBALLOON(REGULAR)	UPTO Rs.15,000/-
GUIDECATHETER	Rs.5,000/-
GUIDEWIRE	UPTO Rs.7,000/-
OXYGENCONCENTRATOR	Rs.50,000/-

15.10 MEDICAL INSURANCE POLICY

Modified Instructions : w.e.f. 08.04.2015 :

e-Cir/68/2015-16.

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 100% of total admissible medical expenses and subject to fulfilment of other terms and conditions.

15.11 REIMBURSEMENT OF COST OF GLUCOMETER & GLUCOSE TEST STRIPS:

e-Cir/987/2013-14, CDO/P&HRD-PM/51/2013-14 dt. 29/11/2013, 55/2023-24 dt. 27.02.2024.

In view of the pressing need arising out of the critical condition of the employee and / or his family member suffering from diabetes, the Bank has recently decided to include reimbursement of the cost of Glucometer and Glucose Test Strips under the Medical Reimbursement Scheme as applicable to officers of the Bank, subject to the following stipulations :

- The facility of reimbursement of the cost of Glucometer and Glucose test strip will be available to all officers who are diabetic.
- An officer will be eligible for 1 Glucometer to regular interval of 10 years in their service i.e. once in 10 years. Suitable record thereof is to be kept in HRMS.

- c) Cost of Glucometer Kit & Strip is as under :

Particulars	Existing Rate	Revised Rate (Mas. Ceiling)
Glucometer Kit	1300/- + GST	1500/- + GST
Glucometer Strip (100 strip per year)	As per advice of attending Physician / Diabetologist	1200/- + GST

- d) 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.
- e) 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.
- f) 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 kept in HRMS.
- g) 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 kept in HRMS.
- h) This facility will be available only to the Bank employees and not to their dependent family members.
- i) The Bank will not provide replacement of Glucometer Kit on account of loss / theft / damage etc.

15.12 PROCEDURE TO AVAIL THE FACILITY OF CREDIT LETTER (POST TREATMENT PAYMENT FACILITY) IN CASE OF HOSPITALISATION IN EMANELLED HOSPITALS)

If an officer or his eligible dependent family members are willing to get treatment as an inpatient, at an empanelled hospital, the following procedure has to be followed.

- 1) The official has to approach any one of the empanelled hospitals as approved by the Bank and produce the identity card and request the hospital authorities to issue an estimation of expenditure for the procedure/ treatment after consulting the Doctor at the particular empanelled hospital.
- 2) The official has to produce the estimation of expenditure along with his requisition letter and likely date of admission (if the officer is unable to give requisition letter due to incapacitation, the dependent family members can give the request letter on officer's behalf) to his/her branch head/departmental head requesting for issuing a credit letter (post treatment payment letter) addressed to the Hospital.
- 3) The branch head/departmental head will forward the estimation of expenditure and request letter of the official along with his/her recommendations to the respective controllers for issuance of credit letter by the Bank's Medical Officer (Permanent Part Time Medical Officer).
- 4) The Bank's Medical Officer after thorough scrutiny, will issue the Credit Letter to the Empanelled Hospital.
- 5) Basing on the credit letter, the empanelled hospital will extend the medical treatment to the patient in the entitled room as mentioned in the credit letter.
- 6) After the treatment is over in the hospital, the hospital authorities will discharge the patient after taking the official's signature on the final medical bill without insisting for any cash from the patient/official. If any cash payment is insisted by the Hospital while admission or discharge, the matter may be escalated to the controllers immediately.
- 7) The empanelled hospital will submit the medical bill to the Bank directly and obtain the payment from the Bank directly.
- 8) Usually, the Bank will not debit the official's account for the medical treatment taken in the empanelled hospital, except under special circumstances basing on the Bank's Medical Officer's recommendations where certain expenditure which the Bank's Medical Officer may feel that the Bank will not pay such type of expenditure and the Official has to bear the ineligible expenditure, if any (Example Excess cost of Stents/some implants/robotic surgeries or any other item for which official is not entitled etc).

15.13 BANK'S MEDICAL REIMBURSEMENT SCHEME FOR AYURVEDIC TREATMENT:

Bank has issued instructions regarding Ayurvedic Treatment vide e-Cir. No. CDO/P&HRD-IR/31/2024-25 Dt. 18.07.2024

15.14 LIST OF HOSPITALS FOR TREATMENT OF STAFF, THEIR DEPENDENTS AND RETIRED EMPLOYEES.				
LIST OF APPROVED HOSPITALS				
S.	NAME OF HOSPITAL	ADDRESS	TEL. No.	CONTACT PERSON
BHOPAL CENTRE				
1	M/S PEOPLES GENERAL HOSPITAL LIMITED, BHOPAL	6, MALVIYA NAGAR BHOPAL	0755-2764407, 4221092	Shri Uday Shankar Dixit 9300815212, 9424400220
2	SIDDHANTA RED CROSS SUPERSPECIALITY HOSPITAL, BHOPAL	RED CROSS BHAWAN, LINK ROAD NO. 01, SHIVAJI NAGAR BHOPAL	0755-2572555	Dr Subodh Varshney 9826078994
3	BANSAL HOSPITAL	Near Shapura Lake Shapura Bhopal	7024104177 7024104190	
4	SMART CITY HOSPITAL	Bharat Scout & Guides Building shymalahils Bhopal	7869126477 9109101829	
5.	Narmada Trauma Centre	E-3/23 Arera Colony, Bhopal	9826631170 0755-2422255	
6.	Nobal Hospital	Plot No. 236/1, Near Capital Mall Bhoapl	0755-7110711 8319870045	
7.	Janki Hospital	469, Rohit Nagar, Phase-1 Bawadiya Kalan Bhopal	0755-4008011 4007911	
8.	Apollo Sage Hospital	Bhopal	0755-	
INDORE CENTRE				
1	SHALBY LIMITED, INDORE	PART 5 & 6, R.S. BHANDARI MARG, NEAR JANJEERWALA SQUARE, INDORE	7898889189 7049918753	Mrs. Faziudding 8719090415
2	APOLLO RAJSHREE HOSPITALS PVT. LTD., INDORE	SCHEME NO. 74-C, SECTOR-D, VIJAY NAGAR, INDORE	0731-2445566	Mr. Ravi Choudhary 9589977277
3.	Bombay Hospital	Ring Road Indore	0731-4771111 4266571	Mr. Firoz Qureshi 9300550980
4.	Vishesh Jupiter Hopital	Ringh Road Scheme No.94 Sector No. 1, Teen Imali Square Indore	0731-4718111	Mr. Kushal Sharma 8878777828
5.	Care CHL Hopital	Indore		
JABALPUR CENTRE				
1	Bansal Hospital	Sagar		
2	MAHAKOSHAL HOSPITAL P LTD	NEAR RAVI SHANKAR SHUKLA STADIUM, JABALPUR	0761-2610480, 2401909, 4064780	Shri Rajneesh Tiwari 9425863077
3	CHHAVI Netralay	2567 STREET NO. 2 NEAR TALLYCOM FECTORY WRIGHT TOWN, JABALPUR	7024711411 0761-2414227	
4	NATIONAL HOSPITAL	GOAL BAZAR, WRIGHT TOWN, JABALPUR	0761-2414612, 2412612	Shri Naveen Shivhare 944624868 9424624868

5	JAMDAR HOSPITAL	GOAL BAZAR, JABALPUR	0761-2412333	9479465691
6	JABALPUR HOSPITAL	RUSSEL CROSSING NEPIER TOWN JABALPUR	9893069626 0761-2450762	Shri Sanjeev Pandey 8770033056
7	SWASTIK MULTI SPECIATY HOSPITAL & HEART CARE CENTRE	IN FRONT OF ISBT NEAR DEENDAYAL CHOUK JABALPUR	0761-2640638 8461884444	8462884444
8	METRO HOSPITAL & CANCER RESEARCH CENTRE	KACHAINI PARISER DAMOH NAKA JABALPUR	0761-2641661	
9	SHALBY HOSPITAL	ANISHA CHOUK KACHNAR CITY ROAD JABALPUR		
GWALIOR CENTRE				
1	GLOBAL SPECIALITY HOSPITAL	BEHIND HOTEL SITA MANOR GANDHI ROAD GWALIOR	0751-27433710 0751-27433711 0751-27433712	
RAIPUR CENTRE				
1	SHREE NARAYAN HOSPITAL	NEAR GANJ MANDI, BEHIND SECTOR-5, DEVENDRA NAGAR, PANDRI, RAIPUR	0771-3003309, 3003312	Shri Yuvraj Khemka 88899566555 9754013609 9644408635
2	MITTAL INSTITUTE OF MEDICAL SCIENCE	LODHI PARA CHOUK RAIPUR	07714014442 4094443	
3	SHRI RAM KRISHNA HOSPITAL	ARVINDO ENCLAVE PACHPEDI NAKA, DHAMTARI ROAD RAIPUR		Shri Abhilash 7898900561 Shri Kapil 9754293397
BHILAI CENTRE				
1	MITTAL INSTITUTE OF MEDICAL SCIENCE BHILAI	JUNVANI ROAD, SMRATI NAGAR, BHILAI		
BILASPUR CENTRE				
1	SHRI RAM CARE HOSPITAL	AMERI ROAD, NEHRU NAGAR, BILASPUR	07752-271111, 213413	Shri Manoj Josh 9770572252 9039850891
2	KIMS SUPER SPECIALITY Hospital	AGRASEN SQUARE, BILASPUR	Toll Free 18002709977, 8719090910	Shri sangram Singh 8518883517
RAIGARH				
1	RAIGARH METROCARE HOSPITAL, RAIGARH	CHAKRADHAR NAGAR, RAIGARH	07762-220222 220666, 291021	Shri Sharad Pandey 9424183403 & 7000385329

GRANULAR LIST OF PERMANENT DOCTORS :

• Avinash Paraste	Local Head Office, Bhopal
• Ritesh Shrivastava	SBILD, Bhopal
• Mrs. Dr. Priyanka Nikhra	Administrative Office, Gwalior
• Dr. Neeta Ahirwar	Administrative Office, Jabalpur
• Dr. Gopal Krishna Patel	Administrative Office, Raipur
• Dr. Chandrakar	Admn Office, Jabalpur
• Dr. Arpita Akunuri	Administrative Office, Bilaspur
• Dr. Dilip Nikhara	Administrative Office, Indore

15.15 LIST OF DIAGNOSTIC CENTRES

S.No.	Name of the Diagnostic Centre	Centre	Address
BHOPAL A.O.			
1	Peoples General Hospital Ltd.	Bhopal	6, Malviya Nagar, Bhopal Mob. 9589920199
2	Dr. N.K. Jain Memorial Diagnostic & Research Centre (SRL Diagnostic Centre), Bhopal	Bhopal	1 st Floor, Janak Vihar Complex, 6 Malviya Nagar, Bhopal. Ph.0755-4412121, 4428378
3	Modi Pathology Clinic, Bhopal	Bhopal	Sdx-116, Minal Residency, Near Gate No. 3, Ayodhya Bypass Road, Bhopal Ph.0755-2689494,8827869737Ph.0755-4412121, 4428378
4	Smart City Hospital	Bhopal	
INDORE A.O.			
1	Shalby Limited, Indore	Indore	Part 5 and 6, R S Bhandari Marg, Near Janjeerwala Square, Indore 452003 Phone 0731-6677777
2	Apollo Rajshree Hospital	Indore	Schene No.74,C, Vijay Nagar Indore Ph. 0731-2445566
3	CHL Hospitals, Indore	Indore	A.B. Road, Near LIG Square, Indore 452008 Phone – 0731-4774153
4	Pioneer Pathological Laboratory	Indore	44,Prince Yashwant Road, Indore Ph.0731-2341180 Mob-9425352578
5	Avanti Super Speciality Hospital	Ujjain	Nanakheda, Hari Pathak Bypass Ujjain 0734-2537222,2534000
6	Apple Pathology	Indore	Near Bhawar Kuan Square Indore, Mob.958992222
7	DR. Aganihotri Path Lab & Diagnostic Centre	Indore	UG-4,5,6 the Magnat Tower 6/1 Race Course Road, Indore Mob. 9993942466, Ph.0731-4061772
8	Sodani Hospitals & Diagnostics Pvt Ltd.	Indore	
GWALIOR A.O.			
1	M/s New Age X-ray, Ultrasound & Colour Doppler Centre	Gwalior	Opposite Bharat Talkies, Shinde ki Chavani Ph.0751-2637800, Mob.: 9926210802
2	M/s Unique Pathology	Gwalior	Old Bus Stand, Kampoo, Ph.0751-2333000 Mob.: 9827210510
3	Real Diagnostics Pvt. Ltd.	Gwalior	University Road, Near Silver Estate Ph.0751-2333000, 2321111
4	Central Path. Lab. Gwalior	Gwalior	Ram Mandir Chauraha Phalka Bazar, Gwalior Phone 0751-2636099, 4086135, Mob.: 8989475086
5	Saksham Diagnostic	Gwalior	19, Prem Nagar Opp. Apollo Spectra Hospital Ph.: 0751-4033339, Mob. 8827744430, 9425630091
JABALPUR A.O.			
1	Ashirwad Digital X-ray, Ultrasound, 2D Echo & Colour Doppler Centre	Jabalpur	Gol Bazar, Jabalpur Mob.: 9425324699, Phone 0761-2409148
2	Bhalla Pathology Centre	Jabalpur	Azad Chowk, Main Road, Gorakhpur, Jabalpur Phone 0761-404228, 4016945
3	M/s Swastik Multi-speciality Hospital and Heart Care Centre	Jabalpur	IN front of ISBT Near Deendayal Chowk Jabalpur Ph.: 0761-2640638, Mob.: 8461884444, 8462884444
RAIPUR A.O.			
1	Gitanjali Hitech Diagnostic, Raipur	Raipur	Krishna Complex, Kutchery Chowk Ph.0771-2227110, 4031042
2.	Red Cell Care Diagnostics, Raipur	Raipur	
BHILAI			
1.	Image Diagnostics & Pathology, Bhilai	Bhilai	
BILASPUR A.O.			
1	Relaible Patho Diagnostic Research Centre	Bilaspur	Main Road Magar Para Bilaspur 07752-429980, Mob.8878643336
2	Parag Patho Lab	Bilaspur	Beside Parag Medicose Main Road Tarvihar Bilaspur Mob.: 7898900701, 7974541351
RAIGARH			
1	Balaji Pathology Lab	Raigarh	Civil Line Near Sati-Gudi Chowk Raigarh, Mob.:7587104399

15.16 LIST OF HOSPITALS FOR EXECUTIVE HEALTH CHECK UP

S.No.	Centre	Name of Hospital	Address /Contact No.
1	Bhopal	Bansal Hospital, Bhopal	Near Shapura Lake Shapura Bhopal Mob.:7024104177, 7024104190
2	Bhopal	J.K. Hospital	
3	Bhopal	Apollo Sage Hospital	
4	Gwalior	RJN Apollo Spectra Hospital	18, Killa Gate Road Near Sai Baba Mandir Vikas Nagar Mob.: 9584298886, 9109122415
5	Gwalior	Global Speciality Hospital Gwalior	Behind Hotel Sita Manor Gandhi Road, Gwalior Ph.:0751-27433710,11,12
6	Raipur	Shree Narayan Hospital, Raipur	Mandi Gate Behind Sector-5, Devendra Nagar Raipur Mob.: 9754013609, 9644408635
7	Raipur	Ram Krishna Care Hospital Raipur	Arvindo Enclave Pachpedi Naka Damtari Road Raipur Mob.: 7898900561, 9754293397
8	Indore	Shalby Limited, Indore	Part-5 & 6, RS Bhandari Marg Indore Mob. 7898889189, 7049918753
9	Indore	Vishesh Jupiter Hospital	Ring Road Scheme No.94 Sector No. 1 Teen Imali Square Indore Ph.: 0731- 4718111
10	Indore	Apollo Rajshree Hospital Pvt. Ltd.	Scheme No. 74-C, Vijay Nagar Indore Ph.: 0731-2445566
11	Indore	Sodani Hospitals & Diagnostics Pvt. Ltd.	LG-1 Morya Centre Opp. Baskat Ball Club 16/1 Race Course Road Indore 0731-4766222, 9329921434, 9826721213
12	Jabalpur	Swastik Multi Speciaty Hospital & Heart Care Centre	In Front of ISBT Near Deendayal Chouk Jabalpur 0761-2640638 8462884444, 8461884444

15.17 DISPENSARIES

S. No.	Name of the Dispensary/ location	City	Address
1.	Local Head Office	Bhopal	Local Head Office, Bhopal
2.	SBILD, Sultania Road	Bhopal	SBILD Sultania Road, Bhopal
3.	Char Imli, Bhopal	Bhopal	Guest House Char Imli, Bhopal
4.	RBO, Dewas	Dewas	RBO, Dewas
5.	Main Branch, Indore	Indore	Main Branch GPO, Indore
6.	Y N Road, Indore	Indore	Main Branch GPO, Indore
7.	Main Branch, Ujjain	Ujjain	Main Branch, Ujjain
8.	Main Branch, Mandsaur	Mandsaur	Main Branch, Mandsaur
9.	Main Branch, Ratlam	Ratlam	Main Branch, Ratlam
10.	Administrative Office, Gwalior	Gwalior	Near Surya Narayan Mandir, Gwalior
11.	RBO, Shivpuri	Shivpuri	Main Branch Shivpuri
12.	Administrative Office, Jabalpur	Jabalpur	Administrative Office, Jabalpur
13.	Administrative Office, Raipur	Raipur	Administrative Office, Raipur
14.	Sector-9, Staff Quater, Bhilai	Bhilai	Sector-9, Staff Quater, Bhilai
15.	RBO, Jagdalpur	Jagdalpur	RBO, Jagdalpur
16.	Administrative Office, Bilaspur	Bilaspur	Administrative Office, Bilaspur
17.	RBO, Korba	Korba	RBO, Korba
18.	RBO, Raigarh	Raigarh	RBO, Raigarh
19.	RBO, Guna	Guna	
20.	RBO, Chhindwara	Chhindwara	

CHAPTER - 16 : FACILITIES FOR RETIRING/RETIRED MEMBERS OF STAFF & EXTENSION IN SERVICE

16.1 RETIREMENT : At 60 years' age On retirement, an officer will be eligible to claim travelling allowance, baggage and other expenses for himself and his family as on transfer from the last station at which he is posted to the place where he proposes to settle down on retirement.

Retirement fare concession : Please note that Para 6.12 on page 180 of Handbook on Staff Matters, Vol.I, 1987 has been deleted vide Staff Circular No. 35 of 1990.

Service Certificates to ex-officers of the Bank : These may be issued by the concerned Controller under whom he had last served. 62/2003-04

Personalized Retirement Certificate : In Lieu of Appreciation Letter : The Bank now issues a personalized Retirement Certificate to the Retiring Officer. The related guidelines are detailed in e-Cir/1008/2015-16.

16.2 VOLUNTARY RETIREMENT:

An officer who has completed 20 years' service or 20 years' pensionable service, as the case may be, may be permitted by the competent authority to retire from the Bank's service, subject to his giving three months' notice in writing or pay in lieu thereof unless this requirement is wholly or partly waived by it.

Staff Misc. : Voluntary Retirement : Scheme for Extending Miscellaneous Benefits/Facilities to Employees/Officers on Voluntary Retirement : e-Cir/157/2017-18.

The Bank has recently accorded approval for Extending Miscellaneous Benefits/Facilities to Employees/Officers on Voluntary Retirement. The details of the Scheme and operating guidelines approved by the competent authority as well as other instructions in the matter are enclosed at Annexure-II of e-Cir/157/2017 18.

The above-mentioned revision has prospective effect (i.e., w.e.f. the date of this Circular : 05.05.2017) and no claim for past voluntary retirement cases of employees qualifying under the Scheme is entertained. *(CDO/P&HRD-PM/12/2017-18, dated 05.05.2017).*

MISCELLANEOUS BENEFITS / FACILITIES TO OFFICERS / EMPLOYEES ON VOLUNTARY RETIREMENT CLARIFICATION

Circular No.: CDO/P&HRD-PM/20/2022 - 23 Date: Tue 21 Jun 2022

The eligibility criteria for extending miscellaneous benefits under Voluntary retirement has been defined as under :-

It has now been clarified that the eligibility criteria for extending the miscellaneous benefits on voluntary retirement which are available for retirement on superannuation in the respective category as **"Completion of 30 years of pensionable service and attainment of 58 years of age (both the conditions to be fulfilled) as on the date of voluntary retirement."** The date of voluntary retirement will be the date of actual separation from the Bank. All other instructions shall remain unchanged.

VOLUNTARY RETIREMENT/RESIGNATION WAIVER OF NOTICE PERIOD:

Circular No.: CDO/P&HRDPM/8/2019 20 Date: Thu 18 Apr 2019

in cases of voluntary retirement/ resignation, the clause of notice period is not observed in right perspective and waiver of notice period is allowed frequently and in a routine manner. Hence it has been decided to reiterate the extant instructions in this regard.

16.3 AUTOMATION OF HR SERVICES LEAVE ENCASHMENT ON SUPERANNUATION / RESIGNATION / VOLUNTARY

RETIREMENT : Circular No.: CDO/P&HRD-PM/2/2021 - 22 Date: Thu 1 Apr 2021.

Leave Encashment on Superannuation / Resignation / Voluntary Retirement for all employees through HRMS portal have been developed. These Services are available to the eligible employees on HRMS portal (<https://hrms.onlinesbi.com/>) through **Employee Self- Service? Earnings/Salary? Apply Leave Encashment on Retirement / Resignation.**

16.4 SCHEME FOR EXTENDING MISCELLANEOUS BENEFITS/FACILITIES TO EMPLOYEES/OFFICERS ON VOLUNTARY RETIREMENT: REVIEW

Please refer e-Circular No.CDO/P&HRD-PM/58/2015-16 dated 07/10/2015 advising the implementation of "Scheme for Extending Miscellaneous Benefits/Facilities to Employees/Officers on Voluntary Retirement".

2. According to the existing provisions, to become eligible under the Scheme, an officer, in addition to attaining 58 years of age and completing 30 years of service, has to fulfill the condition of either missed promotions or sickness, as given in Annexure-II of the above-referred circular.

3. All other terms and conditions, as mentioned in e-Circular No.CDO/P&HRD-PM/58/2015-16 dated 07/10/2015, will remain unchanged.

16.5 EXTENSION IN SERVICE:

Cases of officers will be reviewed for the purpose of granting extension in service or otherwise in the following two stages :

I.	On completion of 30 years of service/pensionable service or on attaining 55 years of age, whichever occurs first for grant of extension/continuation upto 58 years.
II.	On attaining 58 years of age for grant of extension/continuation upto 60 years of age, being the age of retirement Competent Authority for granting extension of service : Officers in Scale I to III - Controlling Authority not below the rank of DGM Officers in Scale IV&V -General Manager of the Network concerned.

HRMS : EXTENSION IN SERVICE MODULE :

Circular No.: CDO/P&HRD-PM/60/2019 - 20 Date: Thu 28 Nov 2019

Functionality for extension in service for officers was rolled out in the HRMS from 31.12.2018. The service was available to all BM/HOD to raise the request for Extension in Service for the officials working under him/her and forward the same to approving Authority by entering the PF Index of the approver. Now, the functionality/module has been extended to the HR officials of the AOs / RBOs/ LHOs and to the OADs for CC establishments. As per the list provided by the Circles, HRMS Department has maintained the HR positions in HRMS to whom the service will be available in the system.

REVIEW OF "EXTENSION IN SERVICE" INTRODUCTION OF AN EVALUATION METRICS :

Review of Extension in Service "Introduction of an Evaluation Metrics" was introduced vide Circular No. : CDO/P&HRD-PM/76/2019 - 20 Date: Tue 4 Feb 2020. Evaluation Metrics was revised vide e-Cir. No. CDO/P&HRD/PM/4/2023-24 dt. 21.04.2023. Revised Evaluation Metrics is as under :

Major Parameter	Evaluation Criterion
Performance	1. CDS Grade : • Maximum Score : '50' - (Scores : AAA= 50, AA= 40, A=30, B =-5 and C = -10) • Period : Average score of last five years - In case of extension in second stage, average score of last three years.

	- Threshold: 1st extension: If B or C in two years or more out of last five years (to be referred to the Review Committee) 2nd extension: If B or C in one year or more out of last three years (to be referred to the Review Committee)
Attitude & Credentials	2. Mandatory Learning & Certification Courses : Maximum Score: '5' - Period: During Last "3 Years" - Completion of Mandatory Learning/ Certification requirements: - Completed in at least 2 years out of last 3 years : 5 Score - Completed in at least 1 year out of last 3 years: 3 Score - Not completed in any of last 3 years: 0 (Zero) Score
Integrity	3. Disciplinary Action: Score: '15; or 'Nil' - Period: Any instance during service period - To be Awarded 0 (Zero) Score in following cases: - Name appearing in Agreed List / LODI (List of Doubtful Integrity) OR - If there are instances of any financial misconduct viz. submission of false bills/ inflated bills etc., as per Service Records OR - Breach of Client Confidentiality/ Data, as per Service Records OR - More than One instances of Major Penalty awarded by the Bank OR - Any instance of conviction in POSH cases
Conduct	4. Attitude towards Seniors/ Peers/ Subordinates : Demonstrates care and compassion at workplace relationships, has highest regard for the dignity of all Peers & Colleagues – Senior or Junior. • Score: Scale of '0' to '5' 5. Social Media violation: Adherence to "Code of Conduct for expressing views in Social Media". • Score: Scale of '0' to '5' 6. External Influence for transfer/ promotion : Bring or attempt to bring any outside influence to further his/ her own interest in respect of matters pertaining his/ her service in the Bank. • Score: '0' or '3' • If any instance in last 10 years: To be awarded 0 (Zero) Score, In all other cases=3 7. Leave Discipline : Adherence to leave rules of the Bank and maintenance of leave discipline. • Score '0' or '4' • Any two instances of unauthorized absence in last 3 years =0 In all other cases=4 8. Career Growth Aspirations : Demonstrate willingness and ability to shoulder higher responsibilities. • Score: '0' or '3' • Refusal of promotion for more than 3 occasions in the last 5 years or not clearing written examination for promotion for 2 or more occasions in the current grade = 0 (Zero) Score In all other cases=3

	9. Attitude towards Customer Service : Demonstrates capacity to serve customers with empathy, customer centricity in all business dealings, fair treatment of the customers, redressing customer grievances promptly, provides error-free, polite and excellent customer service in compliance with Systems & Procedures. • Score '0' to '5' • Any one proven instances of Customer misbehaviour in last 3 years = 0 In other Cases, = 1-5 depending on assessment of the controller
	10. Recognition received: Services of the officers have been recognized by the Bank. • Score '0' or '2' At least 1 Gem (HRMS) from CGM and above in every year for last 3 years. Or Member of Chairman/MD Club etc. in any of the previous three years. Score=2 In all other cases=0
	11. Continued service usefulness to the Bank: An overall assessment of the officer's utility to the Bank, taking in account ability and attitude as displayed by the officer in meeting challenges; whether or not his continued service in the Bank will be useful or not Score: '0' or '3' In case of score over 60 in other parameters, full 3 marks to be awarded. Otherwise, 0 Score.
Total Score	100
Benchmark Score	• Benchmark Qualifying Score shall be 65 out of 100. • Cases where officers score 65 & above will be considered for extension in service by the competent authority to sanction. • Cases where officers score less than 65 would require to be referred to the Review Committee for recommendations for granting Extension/ Short Extension/ No Extension and to put up to the authority competent to refuse extension.

** Existing criteria on Health i.e. 'possesses good health'/ 'health is poor' shall continue to be considered by the competent authority, outside of the above Evaluation Metrics. Cases of poor health affecting the officer's capacity to render useful service to the Bank, to be referred to the Review Committee.

Review Committee &
Appellate Authority

The structure for Sanction of Extension in Service, Refuse Extension & Appeal against non-grant of extension in service or revocation of service already granted, shall be guided as per the Scheme of Delegation of Administrative and Financial Powers relating to Staff Matters including Disciplinary Matters

16.6 MEDICLAIMSCHEMESFORSBIRETIREES: RENEWAL OF FOLLOWING POLICIESFOR POLICY YEAR 2025-26 ON MODIFIED TERMS & CONDITIONS :

(e-circular No. CDO/P&HRD-PPFG/59/2024-25 dated 02-01-2025)

**1. SBI HEALTH CARE (POLICY 'A')
2. SBI HEALTH ASSIST (POLICY 'B')**

Please refer to the Circular No. CDO/P HRD PPFG/43/2023-24 dated 29" December. 2023 regarding renewal of "SBI Health Care (Policy/A)" and "SBI Health Assist (Policy "B")" for Policy Year 2024-2025 (from 16th January, 2024 to 15th January, 2025).

2. The competent authority has approved the renewal of both 'SBI Health Care (Policy 'A') and 'SBI Health Assist' (Policy "B") for the Policy Period 16th January, 2025 to 15th January, 2026 on modified Terms & Conditions. The details of the schemes are as follows:

i) 'SBI Health Care (Policy 'A')

Insurance cover for SBI-REMBS members w. e. 1. 16 January, 2025 will be as under:

- a) Insurance cover will be obtained for the members whose residual balance is Rs. 3.00 lacs and above.
- b) Medical claims of members having balance below Rs. 3.00 lacs will be paid by the REMB Trust, and they will be out of the insurance scheme.
- c) If the claim exceeds the total sum insured allocated under the Policy A, the balance amount of claim up to the residual limit will be processed by REMB Trust.

ii. SBI HEALTH ASSIST (Policy. B):

A. Eligibility for Membership in SBI Health Assist

- i. Existing members under SBI Health Assist for Policy year 2024-25 would be eligible to renew the policy till 15th January 2025 by paying annual premium.
- ii. Employees who retired on or after 17th October 2024 till 15th January 2025 and who have not taken membership of SBI Health Assist 2024-25 would be eligible to join the policy till 15th January 2025 by paying annual premium.
- iii. Eligible new retirees (retiring on or after 16.01.2025) may join SBI Health Assist within 90 days from the date of retirement by paying the premium from their own sources. Pro-rata premium would be applicable in case of such retirees.
- iv. Spouses of deceased employees may join SBI Health Assist (Policy 'B') within 120 days from the date of death of the employee by paying the premium from their own sources, Pro-rata payable in such cases. (1) Pro-rata premium would be payable in such cases.
- v. e-AB Retirees (members of IBA policy 2023-24) who opted for SBI Health Assist Policy on or before 31st October 2024 and who are not member of IBA Medclaim Policy 2024-25 as on 31st December 2024, would be eligible to join the policy till 15th January 2025 by paying annual premium. No waiting period clause will be applicable to the above categories [(i) to (v)] of eligible retirees/ family pensioners.

B. OPTION FOR LEFT OUT RETIREES/e-AB RETIREES/SPOUSES OF LEFT OUT RETIREES AND e-ABS RETIREES/MEMBERS OF REMBS

All members of SBI REMBS, left out retirees/ spouses of left out retirees e-AB retirees/spouses of e-AB retirees (who are not member of IBA Medclaim Policy as on 31st December 2024) will be eligible to become members of SBI Health Assist by paying annual premium from their own sources till 15th January 2025. However, for these members, there will be a waiting period of 30 days from the date of their joining or date inception of policy, whichever is later.

C. EXCLUSIONS

- a. Employees who are were discharged / dismissed / removed/compulsonly retired/terminated from service are not eligible to join the policy.
- b. Officers against whom Rule 19(3) are/ were invoked on attaining the age of retirement and they are/ were subsequently discharged /dismissed / removed/ compulsorily retired from service will not be eligible to join the policy.

D. MODIFICATION FOR POLICY YEAR 2025-26: COMMON TO BOTH SBI HEALTH CARE (POLICY A) AND SBI HEALTH ASSIST (POLICY B)

- i) The renewal of SBI Health Care (Policy 'A') and SBI Health Assist (Policy 'B') is effective from 16th January, 2025 with 5% increase in insurance premium. The particular of the premium is placed under

(Annexure I of the said circular).

- ii.) Capping on Angioplasty increased by Rs.50,000.00 for both, SBI Health Assist and SBI Health Care: The sublimit revised as under:

<i>Base Cover</i>	<i>Existing Limit</i>	<i>Revised Limit</i>
Rs. 3 Lacs	Rs.2.00 Lacs	Rs.2.50 Lacs
Rs. 5 Lacs	Rs.2.25 Lacs	Rs.2.75 Lacs

- iii) The Capping on Root Canal Treatment has been revised as under:

<i>Base Cover</i>	<i>Existing Limit</i>	<i>Revised Limit</i>
Rs. 3 Lacs	Rs.7,500	Rs.10,000
Rs. 5 Lacs	Rs.7,500	Rs. 15,000

- iv) Presently the Policies have provision for accepting claims of PET-CT scan under Post treatment upto a maximum of 90 days. It has been decided to include cost of PET-CT scan beyond 90 days subject to existing limit of 10% of Base Sum Insured assigned for pre- post hospitalization expenses for each Hospitalization, in such cases where it is specifically prescribed by the treating doctor for follow up and treatment, if any upon detection.

E. MODIFICATION SPECIFIC TO SBI HEALTH ASSIST FOR POLICY YEAR 2025-26 :

- i) A one-time option will be provided to the existing members of SBI Health Assist (2024-25) who didn't opt for additional Super Top-up cover. Member can opt for any sum insured as per selected base plan by paying premium from their own sources. Members who do not opt for Additional Super Top-up Cover in Policy Year 2025-26, will not be eligible to opt for Additional Super Top-up Cover in Policy year 2026-27.
- ii) Starting with Policy Year 2025-26, the Bank has decided to extend 80% subsidy on Base Premium of Rs. 3 Lacs, as against existing subsidy of 50% to all Members, who have completed 80 years and above as on 16.01.2025. This subsidy will be uniform and extended irrespective of the Base plan opted. The existing subsidy of 50% will be available to remaining eligible members as per e-Circular No. CDO/P&HRD-PPFG/43/2023-24 dated 29th December, 2023.

3. e-PHARMACY SCHEME

e-PHARMACY SCHEME FOR THE MEMBERS OF

"SBI HEALTH ASSIST (Policy 'B')" FOR 2025-26

(e-Cir No: CDO/P&HRD-PPFG/63/2024-25 dated 23th Jan, 2025)

Please refer to our following e-circulars regarding e-Pharmacy Scheme for members of Annual Payment Plan under "SBI Health Assist (Policy 'B')":

- i) CDO/P&HRD-PHRD/21/2020-21 dated 29th May, 2020
- ii) CDO/P&HRD-PPFG/60/2020-21 dated 15th Dec, 2020
- iii) CDO/P&HRD-PPFG/40/2021-22 dated 07th Aug, 2021
- iv) CDO/P&HRD-PPFG/69/2022-23 dated 27th Jan, 2023
- v) CDO/P&HRD-PPFG/47/2023-24 dated 24th Jan, 2024

Further, renewal of SBI Health Assist (Policy 'B') on modified terms and conditions was advised vide e-circular No. CDO/P&HRD-PPFG/59/2024-25 dated 02-01-2025.

2. The e-Pharmacy scheme for Policy Year 2025-26 has been re-structured. As per the revised structure of e-Pharmacy Scheme, retirees will have an option to select their preferred e-Pharmacy vendor from a list of three vendors which are as under:

Sl.No.	Name of e-Pharmacy Vendors	e-Pharmacy App
1	Lifetime Wellness Rx International Limited	UrLife
2	Phasorz Technologies Pvt Ltd	MediBuddy
3	TATA 1MG Health Care	TATA 1MG

The detailed information regarding e-Pharmacy services has also been uploaded on the following link: <https://bank.sbi/web/personal-banking/pension-seva>

3. The members will place order for medicines required by uploading a valid prescription issued by a Registered Medical Practitioner. Members will be able to indent medicines for members, spouse and disabled child (as per Bank's records) within the following limits.

Total e-Pharmacy Limit to the members of SBI Health Assist for the Policy Year (16th Jan of the current year to 15th Jan of subsequent year) Rs.	Member's contribution	Bank's contribution
18,000/-	Rs.6,000/- **	Rs. 12,000/-

** No reimbursement can be claimed from the Bank against such expenditure incurred by the members under any other scheme of the Bank. The mobile applications will also have functionality of re-ordering the medicines, without the requirement of re- uploading the previous prescription.

4. User Guides containing the entire process flow for logging into the App and indenting orders for medicines have been placed on "SBI website-Information & Services-Pension Seva-Medical Benefit Schemes for Staff Pensioners", which can be accessed through the following link :

<https://bank.sbi/web/personal-banking/pension-seva>

16.07 : EMPLOYMENT AFTER RETIREMENT :

Such of the retired officers who desire to take up employment elsewhere after retirement, without prejudice to pension, can do so with the permission of the Competent Authority as per SBI Employees Pension Fund Rules. The Competent Authority for this purpose has been defined by the Bank.

16.08 : STAFF: MISCELLANEOUS STAFF DEPOSIT ACCOUNTS REMOVAL OF MAXIMUM CEILING E-Circular No. :

CDO/P&HRD/IR/78/2014-15, dated 03.02.2015 : All members of the Bank's staff and its pensioners will be paid on their deposits (except current account deposits where no interest is payable) interest at a rate one percent above the current rate allowed by the Bank to similar deposits without any ceiling, provided the deposits represent the depositors' bonafide savings. As regards advances granted to members of the Bank's staff or its pensioners against term deposit receipts, interest will be charged at the same rate that is allowed on the relative term deposit. Interest on advances against Govt. securities, shares, LIC policies, etc. and on loans against pledge of gold ornaments will be charged at concessionary rates of interest as decided by the Bank from time to time.

16.9: i) Retention of Accommodation / Car / Telephone after Retirement Officers may retain the accommodation (including designated house), telephone and car upto the maximum period of 2 months from the date of normal retirement. (Outside scheme : 1 month) Travelling Expenses on Retirement : On retirement, an officer is eligible to claim travelling allowance, baggage and other expenses for himself / herself and his / her family as on transfer from the last station at which he / she is posted to the place where he / she proposes to settle down on retirement.

ii) Furniture :

Item Type	Cost to be recovered from Officers
Furniture & Fixtures items more than 5 years of age	Free of Cost
Furniture & Fixtures items more than 4 years of age	@ 20% of the original cost
Furniture & Fixtures items more than 3 years of age	@ 40% of the original cost
Furniture & Fixtures items more than 2 years of age	@ 60% of the original cost
Furniture & Fixtures items more than 1 year of age	@ 80% of the original cost
Furniture & Fixtures items less than 1 year of age	Original cost discounted @ 1.667% per completed month and @ 20% per annum
Electronics items more than 2 year sold as on date of retirement of the office	Free of Cost
Electronics items less than 2 years old as on date of retirement of the officer	Original cost discounted @ 4.167% per completed month on the actual age of the item

iii) Mobile Handset: To be retained without any cost.

iv) Laptop I-Pad : Can be retained without any cost.

v) Ownership of Car applicable to: TEGSS-I & above. Ownership Options: Existing vehicle in use by paying the depreciated value or Bank's owned vehicle from the car pool after paying the depreciated value or New car under buy back arrangement of car in use and paying the difference amount i.e. (depreciated value - buy back amount) / (Price of the Car - buy back value) as the case maybe. The price of car to be purchased shall be original cost without cost of registration, tax etc.

Calculation of Depreciated Value of Car : Age of the Car Upto 1 year : 80% of Original Cost > 1 year - upto 2 years : 60% of Original Cost > 2 years - upto 3 years : 40% of Original Cost > 3 years - upto 4 years : 20% of Original Cost > 4 years :

Free of Cost I-Pad to TEGS-VI and above. Can be retained at no cost on retirement on superannuation.

- vi) Availing LTC after retirement: LTC/HTC may be permitted to be carried forward for 4 months or 6 months beyond retirement with the approval of competent authority.
- Vii) **Continuance of Staff Housing Loan after retirement** : Repayment of Staff Housing Loan may be continued till completion of 75 Years of age.
- Viii) Holiday Home and Bank's Guest House/ Transit House /Visiting Officers' Flat : The benefit can be availed after retirement.
- ix) Transition to Retirement Programme for retiring Officers of applicable grades and their spouses : 3 days sensitisation programme to enable the officers to selfintrospect and plan for the momentous change in their lives on demitting office to ensure a smooth and enjoyable transition in post-retirement life.
- x) Appointment in Bank's Joint venture/subsidiaries Permitted under applicable Regulation of SBI Employees Pension Fund Regulations.
- xi) Engagement in the Bank on contract basis: Permitted as per the provision of scheme in place.
- xii) Permission for Employment after retirement: Prior permission from competent authority is required for seeking employment in any other Bank at any time or any other commercial employment within one year from the date of retirement to protect their pension.
- xiii) Medical facilities - Dispensaries: Medicines are provided from the available stock at dispensaries run by Corporate Centre, Local Head Offices and Administrative Offices and at a few selected dispensaries to the pensioners and their family members (spouse). Services of specialist doctors are also available in these dispensaries. (Same as normal Retirement if he is not gainfully employed elsewhere.)
- xiv) Entertainment Facilities: Pensioners can avail the benefit of Bank's Library at SBLCs & ATIs. They can also utilize the facilities of Book Bank wherever it is maintained.
- xv) Canteen Facilities: Pensioners can avail Canteen Facility, wherever it is available at the Bank's Offices.
- xvi) Email ID :The outgoing mails from '@sbi.co.in' domain will be stopped from the date of retirement / resignation. However, the retiring official is permitted to receive emails and use the mailbox on EMS for two months after retirement.2. Thereafter, the user will have to send the request through email for the creation of email-ID under thistle domain.
- xvii) **REIMBURSEMENT OF NEWSPAPER, CLEANING MATERIALS AND CASUAL LABOUR:** With the normal retirement of officer, reimbursement of Newspaper will stop on retirement. However, since expenses for cleaning materials and casual labour charges are required to be made for maintenance of Bank's flat / Leased House, these may be continued to be reimbursed by the bank to the retired official as usual up to the permitted period of retention of the Bank's Flat/ Leased House.

GIST OF IMPORTANT INFORMATION FOR RETIRING EMPLOYEE.

1. Eligible for 12 days casual leave irrespective of the date of retirement.
2. Claim all eligible re-imbursement (except medical reimbursement) dues within 60days through HRMS. Any unclaimed/unapplied pending medical bills have to be claimed and paid manually.
3. Officers retiring during the year are now entitled for the reimbursement of entertainment expenses upto and inclusive of the quarters in which they retire.

4. Retain mobile set on attaining age of 60.
5. Extension of Swarna Ganga Group insurance scheme can be done up to 65 years.
6. Curtain, Batteries, Mattress may be given free of cost irrespective of its age.
7. Can avail LFC after retirement and leave encashment for that LFC, if due.
8. Eligible for encashment of privilege leave balance up to 240days.
9. Continuation of housing loan up to the age of 75years & car loan upto 65 years.
10. Bank provides memento on retirement as per eligibility, ensure that.
11. Eligible to claim travelling expenses, cost of transportation of baggage and other expenses as if, on transfer.

POST-RETIREMENT

- i) The Bank has started special services for pensioners by launching a new website [https:// www.sbi.co.in/ sbi pension/user.htm](https://www.sbi.co.in/sbi/pension/user.htm) wherein you can create yourself as user and avail services like pension slip, investment declaration.
- ii) Verify the correctness of your PAN details on the pension slip. If PAN is wrong, please get it rectified at Pension Paying Branch.
- iii) You can use your e-mail id of this domain made available by Bank.
- iv) You can take the benefit of Bank's Dispensaries, where these are available.
- v) Bank also reimburses cost of some pathology test in approved labs which are prescribed by Bank's Doctor.
- vi) Remember to submit Life Certificate at pension paying branch in the month of November every year.
- vii) Remember to submit proofs of Investment at pension paying branch effecting calculation of Income Tax.
- viii) Remember to collect Form-16 from pension paying branch.
- ix) Retain a copy of Pension Payment Order (PPO) which is sent by Circle PPG department/ Pension paying branch to you. Also remember that your PF number is PPO number.

16.10 SBI STAFF PENSIONERS/FAMILY PENSIONERS STANDARDIZATION OF IDENTITY CARDS

Circular No.: CDO/P^HRD-PPFG/44/2022 - 23 Dated 15 Oct 2022

Standardized the Identity Card being issued to Staff Pensioners /Family pensioners. The QR code embedded ID card will have the required relevant details of the Staff Pensioners/Family Pensioners like designation at the time of retirement, retired from branch, mobile number, blood group etc. Further a provision has also been made to issue a separate ID Card for the special child which will carry his/her joint photograph along with the Staff Pensioner and Family Pensioner.

16.11ISSUANCE OF EXPERIENCE CERTIFICATE TO STAFF/EX-STAFF OF THE BANK.

Circular No.: CDO/P&HRD-PM/7/2022 - 23 Dated 29 Apr 2022 (w.e.f. 29.04.2022)

At present, service/experience certificate is issued to ex-officers of the Bank against their specific requests on Bank's prescribed format. Further, serving officers/employees are required to obtain "No Objection Certificate" from Competent Authority for applying job elsewhere. There is no specific provision for issuing service/experience to the serving officers/employees, nor any guidelines regarding issuing service/experience certificate to serving officials while applying job elsewhere in Govt./PSU organizations as per format prescribed by them. The existing provisions and process of issuing service/experience certificate has been as under: -

- a. Nomenclature has been changed from "Service Certificate" to "Experience Certificate" to bring in more clarity and align it with existing market practice.

- b. Experience certificate can be issued to the serving officials/employees against specific request/Notification by Central/State Govt./PSU Organizations only along with the existing "No Objection Certificate" duly approved by Competent Authority for applying job elsewhere.
- c. Provision for mentioning last 5 assignments/assignments held by the official during last 5 years whichever is longer.
- d. Provision for mentioning special assignments such as posting at CAG/CCG branches, overseas posting, assignments at Subsidiaries/Joint Ventures, Global Markets, posting at SARG, HR, Global IT Centre, Business Head of any Vertical/Circle/Network/ Module etc. in the experience certificate which is not covered in point (c) herein above.
- e. Experience certificate can be issued in the format prescribed by Central /State Government/PSU Organizations on a case-to-case basis.

16.12 STAFF DEPOSITS PAYMENT OF 1% ADDITIONAL RATE OF INTEREST MASTER CIRCULAR

Circular No.: CDO/P&HRD-IR/23/2020 - 21 Date: Tue 16 Jun 2020

Staff members / Retired members in our Bank are entitled to 1% additional rate of interest over and above the rate applicable to public on their deposits placed with the Bank. However, the additional interest rate is payable subject to certain conditions. subject to the following conditions:

Sl No	Existing Instructions	Revised
(a)	The benefit of additional 1% interest may be allowed on deposits maintained either singly or jointly with the other family members of the employee or retired employee irrespective of whether the employee or the family member is the first account holder, provided the employee / retired employee furnishes a declaration that the monies deposited or which may, from time to time, be deposited into such account, shall be monies belonging to him / her	No Change
(b)	A "member of the Bank's staff" means a person employed on a regular basis, whether full-time or part-time, and includes a person recruited on probation or employed on a contract of a specified duration or on deputation and an employee taken over in pursuance of any scheme of amalgamation, but does not include a person employed on casual basis	No Change
(c)	"A retired member of Bank's staff" or a retired employee means an employee retiring on superannuation or otherwise as provided in the Service / Staff Regulations	No Change
(d)	"Family" means and includes the spouse of the member / retired member of the Bank's staff and the children, parents, brothers and sisters of the member / retired member of the Bank's staff, who are dependent on such member/ retired member, but does not include legally separated spouse	No Change
(e)	In case of Domestic Deposits, resident Indian retired Staff, who are Senior Citizens, will get the benefit of higher interest rates as admissible to Senior Citizens over and above the additional interest of not exceeding 1% payable to them by virtue of their being retired members of the Bank's Staff	No Change
(f)	In terms of Reserve Bank of India instructions dated 18.07.2012, the benefit of additional interest rate of 1% given to Staff members by Banks on NRE, NRO & FCNRB Deposit stands withdrawn	No Change
(g)	The benefit of additional interest rate for Staff members cannot be offered on accounts standing in the name of HUF even if the Karta of the HUF falls in the Staff category	No Change

(h)	Interest on deposits of Societies (including Co-operative Housing Societies) and Associations formed exclusively by members of the Bank's Staff will be paid at the rate applicable to the staff, subject to submission of a declaration by the Society at yearly intervals on 1st April each year that monies deposited or which may, from time to time, be deposited into their account, belong to the member of the Society who are members of the Bank's Staff. In other words, no additional interest at staff rate would be payable where retired members of Staff / Pensioners of the Bank are members of such Fund / Association / Society etc., in terms of Reserve Bank of India guidelines	No Change
(i)	Bank Employees' Federations in which Bank employees are not direct members are not eligible for additional interest	No Change

16.13 INTRODUCTION OF 'SBI TRIBUTE' SCHEME PROVISION OF IMMEDIATE SUPPORT FOR THE FAMILY ON DEATH OF THE PENSIONER/RETIREE

Circular No.: CDO/P/HRD-PPFG/18/2025-26 Date: 23 Jul 2025

The Bank has long been committed to the well-being of its employees, both during their service and post-retirement. Guided by this value, the Bank has instituted several initiatives such as the 'ATOOT' scheme, which extends immediate assistance to the families of serving employees in the event of an untimely demise, vide circular No. CDO/P&HRD-PM/54/2019-20 dated 13.11.2019.

2. In continuation of this compassionate tradition, the Bank has introduced a scheme 'SBI TRIBUTE', a dedicated scheme aimed at providing immediate and holistic support to the families of our retired employees upon their passing. Details of the scheme are as under

- I. The scheme shall cover all the pensioners who have superannuated or opted for Voluntary Retirement Scheme (VRS) and are in receipt of pension from the Bank. Employees under the National Pension Scheme (NPS)/ PF Optees (e-ABs) who have completed at least ten years of qualifying service, provided they have attained the age of superannuation (sixty years) or irrespective of the age, those who have taken VRS after having completed twenty years of qualifying service, shall also be covered.
- II. A one-time lump sum amount of Rs. 30,000/- will be provided as a gesture of gratitude and support, preferably within 72 hours of receiving intimation of death.
- III. A checklist/ SOP for the guidance of the operating functionaries for identification of the Nodal Branch, role of Circle PPG and process of payment under the scheme is attached as Annexure-1.
- IV. Personal Visit & Condolence -Branch Head of the Nodal Branch/ Manager (HR)/Chief Manager (HR)/ Senior Functionaries of the Bank, accompanied by local representative of the Pensioners' Association shall visit the bereaved family to offer condolences and to deliver gratitude and support amount.
- V. Condolence Letter, preferably in regional language, signed by the Branch Head/Head of the controlling office, be offered to the bereaved family. While retaining the essence of the condolence letter, it may be suitably drafted in regional languages. A specimen copy of the condolence Letter in English and Hindi language is attached as Annexure-II.
- VI. Circles to ensure that all support is extended with empathy and sensitivity while handling the family of the pensioner/retiree to alleviate the procedural burden in receiving their below mentioned entitlements (which ever applicable). seamlessly, through the Nodal Branch :
 - a. Submitting applications for cessation of pension and commencement of family pension.
 - b. Continuation of the retirees' Medclaim Scheme (REMBS Policy A/Policy B).

- c. Closure or settlement of the IHLS accounts.
 - d. Handling of safe deposit locker related formalities.
 - e. Conversion of joint/single accounts as per regulatory requirements.
 - f. Support for submission of the death certificate to the Bank.
 - g. Any other matter related to pensioners.
- VII. Other initiatives (at Circle discretion):
- a. An Annual Remembrance Day to honour and pay TRIBUTE to deceased pensioners. This commemorative event would serve as a meaningful platform to celebrate the legacy and lifelong contributions of our retirees thereby reinforcing the enduring spirit of the SBI family.
 - b. Emotional and Mental Health Support sessions during Pensioners Meet etc.
 - c. Financial Planning Workshops for Families, etc.
3. The scheme will be implemented from the date of issuance of the Circular.

Annexure-I

'SBI TRIBUTE' SCHEME CHECKLIST/ SOP FOR THE OPERATING FUNCTIONARIES

- I. Upon receiving the intimation of death, Nodal Branch shall arrange to provide a one-time lump sum amount of Rs. 30,000/- as a gesture of gratitude and support, preferably within 72 hours of death to the bereaved family.
- II. Nodal Branch: Pension paying branch of the pensioner & home branch of the retiree has been designated as nodal branch for the TRIBUTE Scheme. In case of demise of the pensioner/retiree happening at a place other than the usual place of residence, branch nearest to the place of demise will perform the role of the nodal branch.
- III. Identification of the Pensioner/ Retiree: upon receiving death intimation of the pensioner/ retiree, branch to ascertain details of the deceased pensioner/ retiree and identify the family pensioner or in their absence, the next of kin (NOK).
- IV. List of documents: copy of the following documents may be obtained on priority for extending the financial benefit envisaged under the scheme:
 - i. Hospital/ Doctor issued provisional Death Certificate (initially).
 - ii. Pensioner identity card/ Retiree identity card/ Retirees' Group Mediclaim Policy A/ PolicyB card.
 - iii. ID proof of family pensioner/ NOK.
- V. Payment under the scheme shall be made in the pensioner/ retiree's joint account with the family pensioner or by Banker's Cheque/ Demand Draft to NOK, by debiting the Branch Suspense account and further raising IBTS entry on Circle OAD, in consultation with the Circle PPG Department. The parent circle of the pensioner / retiree shall reconcile the entry by debiting the Charges Account. On development of the functionality in HRMS, manual process will be discontinued.
- VI. In case of demise of the pensioner/ retiree at a place outside of the parent circle geography, the nearest branch making the payment (by debiting the branch suspense account) to raise IBTS on Circle OAD (in consultation with the Circle PPG Department), which in turn shall raise the IBTS on the parent circle OAD of pensioner/retiree.
- VII. The debit transaction to charges account to have a standard narration as under "Payment under SBI TRIBUTE Scheme-XXXXXXX (PF No.)"
- VIII. Parent Circle PPG Department to record the payment in the pension file of the pensioner/ retiree and mark the death in the HRMS. Further, pension payments to be stopped immediately and the process of family pension may be initiated, wherever applicable.

- IX. Condolence visits to the bereaved family: Branch Head of the Nodal Branch/Manager (HR)/ CM(HR) or Senior functionaries of the Bank, accompanied by the local representative of the Pensioners shall visit the bereaved family to offer condolences and to deliver gratitude and support amount Condolence letter will be signed by the Branch Head/ AGM of the controlling office'.
- X. Nodal branch to maintain a record of the visit and send a brief report of the same to the Circle PPG department along with IBTS entry documents.
- XI. Operating functionaries to note that the scheme is applicable only on the demise of the pensioner/ retiree. The scheme is not applicable for family pensioner/Spouse of the retiree.

Staff members / Retired members in our Bank are entitled to 1% additional rate of interest over and above the rate applicable to public on their deposits placed with the Bank. However, the additional interest rate is payable subject to certain conditions. subject to the following conditions :

S.No	Category of Staff / Retiree	Eligible or not for Staff Rate of Interest
1	SBI & e-AB employees who have superannuated in the normal course	Eligible
2.	SBI & e-AB employees separated on account of Resignation / Voluntary Retirement / Voluntary Vacation if eligible for Pension	Eligible
3.	SBI & e-AB employees separated on account of Resignation / Voluntary Retirement / Voluntary Vacation but not eligible for Pension	Not Eligible
4.	e-AB employees separated on account of Resignation / Voluntary Retirement / Voluntary Vacation but not eligible for Pension, but already getting the benefit of 1% additional rate of interest on some deposits	Eligible only till maturity of running deposits. Not Eligible for fresh deposits & renewals
5.	Employees Compulsorily retired due to incapacitation on health grounds before completion of 20 years of service	Eligible
6.	Employees Compulsorily retired in consequence of Disciplinary Action	Not Eligible
7.	Employees / Retirees Dismissed / Removed from Service in consequence of Disciplinary Action	Not Eligible
8.	Employees permitted to retire under Rule 19(3) of SBIOSR and Retired Employees who received minor punishment after the conclusion of Disciplinary Proceedings	Eligible
9.	Disappeared / Absconding / Convicted Employees	Eligible till Voluntarily Vacation of Service / awarded punishment / found guilty
10.	Family Pensioners / Dependents of deceased staff	Eligible till he / she is eligible for Family Pension / eligible till the period of dependency

For all those employees who are separated from the Bank and are not eligible for the 1% additional rate of interest in terms of the above guidelines, the existing Term Deposits with the additional rate as on the date of their separation from the Bank will continue till the maturity of the contracted term of deposit wherever applicable. Saving Bank accounts of such persons who are not eligible for the 1% additional benefit, the benefit will be withdrawn immediately on the date of his / her separation from the Bank.

CHAPTER – 17

PROVIDENT FUND/GRATUITY/PENSION

17.1. PROVIDENT FUND:

Officers of State Bank of India are covered by Contributory Provident Scheme which is 10% of Pay. Pay for the purpose shall mean Basic Pay, Stagnation Increments, PQP, increment component of FPA and Officiating Allowance.

- **PROJECT HRMS: PF AUTOMATION** (CDO/P & HRD-PM/46/2012-13 DT.31.10.2012) Hitherto, the following services related to PF automation were released through HRMS Portal: PF Lien noting and cancellation; PF Nomination recording/change PF withdrawal; PF Advance. HRMS has now started the service of PF FULL AND FINAL SETTLEMENT also through HRMS Portal. Henceforth, all applications/proposal for Advances, Withdrawals and PF Full and Final Settlement will be processed through HRMS only. The process and the workflow/guidance for all PF services are detailed in the above mentioned Circular.

Note: Value dating transaction are permitted while payment of full and final settlement of PF / Gratuity amount to the members account in CBS with retrospective effect for the intervening Sundays and holidays (CDO/P&HRDPPFG/83/2014-15, dt.21.02.2015)

- **PROJECT HRMS: PENSION AUTOMATION**
(CDO/P&HRD-PPFG/69/2015-16 DT.09.11.2015)
Hitherto, the following services related to pension automation were released through HRMS Portal: Members can apply for Generation of Pension Proposal through HRMS portal (ESS—>PPFG—>Apply Pension Proposal).

In case PF, not paid immediately on retirement, he/she may be paid overdue interest at the rate applicable to Provident Fund balance, from the date of submission of application by the officer for payment or the date of retirement whichever is later, till the date of payment. This provision is not applicable if the delay in settlement of terminal dues is attributable to the retiree concerned.

INTEREST ON DELAYED PAYMENT OF PF : It has been decided that even in cases of delay attributable to the employee, on receipt of claim, interest may be paid at Savings Bank Rate (Staff) or at the rate of interest payable on the Provident Fund at the material time, whichever is lower, from the date of normal retirement to the actual date of refund of Provident Fund balance to the employee. (CDO/P&HRD-PPFG/51/2011-12 dt.12.08.2011).

17.2. ENCASHMENT OF LEAVE:

Eligible for encashment of leave upto a maximum of 255 days against available leave balance on the date of retirement. IT exemption is presently available upto Rs.3 lacs.

17.3. GRATUITY:

The Various provisions of the Gratuity payment are as under:

A) For an officer who is eligible for pension and has put in minimum of 5 years service. Gratuity is payable under the Payment of Gratuity Act, 1972. The amount will be payable @ 15 days wages for each completed year of service on the basis of 26 working days in a month subject to a ceiling of Rs.20 lakhs to those employees who have retired on or after the 29th Mar 2018. For the purpose of Gratuity, wages include the following:

FOR OFFICERS:

BASIC PAY + D.A + PERSONAL ALLOWANCE + PQP + FPA (INCREMENTAL COMPONENT)

FORMULA:
$$\frac{\text{Last Wages} \times 15 \times \text{No. of Completed years of service}}{26}$$

B) SERVICE GRATUITY:

For an employee who is not eligible for pension and who has put in a minimum 10 years of service, Gratuity is payable as per the Service Rules on retirement, resignation, etc. The amount will be payable @ one month's pay for each completed year of service subject to a maximum of 15 months pay + further additional gratuity @ ½ month's pay for each completed year of service beyond 30 years of service subject to a maximum of Rs.20 lacs. (w.e.f. 29/03/2018)

C) COMPASSIONATE GRATUITY:

In the case of a deceased officer, compassionate gratuity is payable to the family / nominee as the case may be, as follows:

- i. No service criteria is stipulated for sanction of this Gratuity.
- ii. The amount will be payable @ one month pay for each completed year of service subject to a maximum of 15 months pay + additional gratuity @ ½ month's pay for each completed year of service beyond 30 years + further additional gratuity @ ¼ month's pay for each completed year of service between 16th and 30th year subject to a minimum of Rs. 20,000/- and a maximum of Rs. 20.00 lakhs.
- iii. Higher of statutory gratuity / service gratuity will be paid.

PROJECT HRMS-GRATUITY AUTOMATION:

Hitherto, the following services related to Gratuity Automation were released to HRMS portal (CDO/ P&HRD/PPFG/84/2014-15, dt.23.02.2015)

Members / employees will apply for payment of Gratuity in HRMS portal through Employee Self Service (ESS)—HR initiatives—PPFG—Apply Gratuity Payment request.

P.F., Gratuity : Full and Final Settlement : Branches/OADs, which are in receipt at PF/Gratuity final settlement amounts in their BGL accounts for credit to member's account, should value-date the credit transaction in CBS while crediting amount to member's account with retrospective effect for the intervening Sundays/ holidays : e-Cir/1363/2014-15. In case of Normal Retirement, the employees can apply three months prior to date of retirement whereas in other cases i.e. resignation, voluntary retirement, etc., they can apply one month prior to date of separation, if their date of separation is marked in the HRMS system.

17.4 PENSION:

At the rate of 1/60th of average monthly basic pay (including component of FPP/PQP ranking for pension) drawn during the previous 12 months of date of retirement for every year of pensionable service commencing from the date of confirmation (date of appointment for POs and other eligible direct recruits) or 18 years of age, whichever is later.

SBI Employees' Pension : Revision : Amendments have been made in the State Bank of India Employees' Pension Fund Regulations-2014 vide the State Bank of India Employees Pension Fund (Amendment) Regulations, 2017. These are applicable to officers who retired on or after 01.11.1987, 01.07.1993 & 01.04.1998. The Notification has been published in the Part-III Section-4 of the Gazette of India dated 4th October 2017 : e-Cir/1052/2017-18.

Consequent upon these amendments to the Pension Fund Regulations, pensions have been revised for the members of the Fund as specified hereunder and is computed as per the revised/newly added provisos to the Regulations till further amendments in this regard : e-Cir/1052/2017-18.

LIFE CERTIFICATES:

e-Cir/179/2011-12

- a) It has been made **mandatory** for all IBI/SBI/SBS/SBIN Pensioners and Family Pensioners to furnish life certificate in the month of **November** each year in the prescribed format failing which pension will be stopped two months thereafter, i.e., from the month of **February** : e-Cir/892/2015-16.
- b) When Life certificate is submitted at a **Non-Home Branch**, after updating the record in HRMS, the Branch should forward the original Life Certificate to the Home Branch and retain a copy of the same for their record.
- c) Life Certificate, Ackmt : Pensioners and family pensioners are required to submit Life Certificate in the month of November every year. The pension payment for the defaulting pensioners gets discontinued from the month of next February : e-Cir/892/2015-16.
- d) All branches, while entering the Life Certificate into the CSPPC system, are required to authorize the same into the system immediately and hand over the system generated acknowledgement to the staff pensioner.

SBISTAFF PENSIONERS SUBMISSION OF LIFE CERTIFICATE IDENTIFICATION OF PENSIONERS THROUGH VIDEO AS AN ALTERNATE METHOD

Circular No.: CDO/P^HRD-PPFG/62/2020 - 21 Date: Wed 16 Dec 2020

"Video based identification" for staff pensioners/ family pensioners for submission of life certificate. The additional facility will enable the staff pensioners/ family pensioners to submit the life certificate without visiting the Branch and will reduce the instances of discontinuation of pension. Video based life certificates submitted by staff pensioners is to be approved by the Sanjeevani helpline officials at the LHOs within "T+1 day".

Pensioners Video Life Certificate Submission – myHRMS App (The facility is available to all those staff pensioners whose photographs are available on HRMS)

Stage 1 – Pensioner Module

1. Pensioner login to myHRMS app

- Click on Life Certificate tab
- Select Offline submission

Select Record a Video

Answer questions asked during Video recording

Select Close and submit Video recording

Acknowledgement generated and displayed on screen

Stage 2 – Approval by Bank Officials

- The official (Sanjeevani nodal official) login in myHRMS app and select Approve LC menu. 2.

Approval

List of uploaded video recordings will be displayed

Official select a request and play video

Recorded video will be played on his myHRMS app and answers of the questions asked will be displayed on the screen

Official will view the video and verify the answers given by the pensioner with the answers displayed on the screen

Official will check pensioners PAN number displayed on screen

Official will match Pensioner's photo displayed on screen with the image displayed on video

In-case of any query, Official can call the pensioner from the same screen on myHRMS by clicking the call button and talk to pensioner and clear his/her doubt

Once satisfied the bank official Approves LC by clicking the approve button else rejects and give his remarks/comments

LC details are updated in HRMS. Video recording captured in HRMS for future reference Email and SMS is sent to pensioner with remarks entered by official.

IBI/SBI Pensioners : Submission of Digital Life Certificate : Jeevan Pramaan : Govt. of India, Ministry of Finance, Central Pension Accounting Office, New Delhi have advised that "A Life Certificate issued on-line by a Government Agency as a result of Aadhaar Biometric Authentication is also accepted as a valid certificate" : e-Cir/1066/2015-16.

Digital Life Certificate submission involves biometric authentication by the pensioner from remote point and creation of life certificate maintained in digital repository in NIC.

Steps to be followed for enrolling and submitting digital life certificate : e-Cir/1066/2015-16.

Physical Life Certificate will continue to be accepted from pensioners if preferred by them.

- v) **SBI Emp. Pension Fund** : Comm. Employment : Rule 19 (1) If an officer of the Bank, who is entitled to pension under these rules, wishes to accept employment in any other Bank at any time or any other commercial employment within two years from the date of retirement, he should obtain the previous sanction of the Competent Authority designated by the Executive Committee of the Central Board from time to time. If the officer undertakes such employment without the sanction required under this Rule, it shall be competent for the Trustees to withdraw the pension payable to him either in whole or in part at their discretion : e-Cir/124/2010-11.

The period of two years has now been reduced to 1 year : e-Cir/124/ 2010-11.

Appointment of Officers/Employees by Bank's Subsidiaries/Joint Ventures : Modification/Revision in Existing Policy : e-Cir/486/2015-16.

- v) **Pension Fund** : Nomination of Spouse, including Disabled Children, for the Benefit of Family Pension Before Retirement : Guidelines : e-Cir/190/2012-13.

Under the SBI family Pension Scheme, spouse of the employee always gets first priority in getting family pension in case of death of the employee while in service or after retirement (if he/she was getting pension) till her/his death or re-marriage, whichever is earlier. Thereafter, family pension is given to the **eldest surviving** children in order of their birth up to the age of 25 years or he/she is gainfully employed, whichever is earlier. In case the beneficiary is an unmarried daughter, until she attains 25 years of age or is married or is gainfully employed, whichever occurs first : e-Cir/188/2013-14.

- vi) **Staff Pension, Family Pension** :

Deposit A/c : The Bank has recently decided as under : e-Cir/223/2014-15 :

- a) Retiring SBI employees are now not required to open a separate SB/CA for the purpose of getting pension.
- b) Pension can be credited to the existing staff SB/CA of the pensioner.
- c) On death of the staff pensioner, the family pensioner need not open a new SB/CA for the purpose of getting family pension.
- d) Family pension can be credited to the existing joint SB/CA of staff pensioner with 'E or S' facility.

- vii) **Staff Pension : HRMS** : The Bank recently automated the process of generating 'Pension Proposal' in HRMS. The proposal is prepared by using the available data of 'Employee', 'Salary' & 'Leave' in HRMS. The function and facilities have been made available in HRMS, and the step-by-step procedure is made available on HRMS portal : e-Cir/1007/2015-16.

The process flow and navigation are detailed in e-Cir/1007/2015-16.

With effect from 15th November, 2015, the pension for the employees, who have retired/retire or died/ die on or after 1st November, 2012, and getting salary through HRMS, should be strictly through HRMS only.

viii) SHIFTING OF PAYMENT AND PROCESSING OF PENSION FROM CENTRALISED STAFF

PENSION PROCESSING CELL (CSPPC) TO HRMS (CDO/P&HRD-PPFG/5/2017-18, DATED 13.04.2017).

It has been decided to shift the processing and payment of pension to HRMS department from April'17. New link for pension's data entry such as PAN & AADHAAR, Death Reporting, and Life Certificate has been provided under the link Employee Benefits/Pension, PF & Gratuity (For Maker) and under the link Manager Approvals/Pension, PF & Gratuity (For Checker) in HRMS portal. Pension/Family Pension will be paid on 27th of every month by HRMS Department from the financial year 2017-18. A Pension Slip will be e-mailed to the pensioner every month in his/her registered email address.

Form 16 will be made available to the pension paying branches at the end of the financial year. Pension paying branches will print the Form 16 and provide a duly signed copy to the pensioner. The pension paying branches will be responsible for verifying the proof of investments made by the pensioner for tax purposes. Income tax on pension paid will be recovered & remitted to the branches in terms of the Income Tax Act.

For pension's, HRMS portal user ID will be the PF Index number and default password will be hrms@123 which needs to be changed at first login.

10TH BIPARTITE SETTLEMENT/ JOINT NOTE DATED 25.05.2015

RELEASE OF NOTIONAL STAGNATION INCREMENT FOR THE PURPOSE OF PENSION

Circular No.: CDO/P^HRD-PPFG/55/2021 – 22 Dated: 8 Oct 2021

In terms of 10th Bipartite settlement/ Joint Note dated 25.05.2015, an additional stagnation increment was considered for Award Staff as well as certain scale of Officers to be notionally released from 01.11.2012 with monetary benefit to be paid from 01.05.2015. Accordingly, the benefit of notional stagnation increment in pension was earlier provided to non-Subordinate employees (Clerical Staff) only as per guidelines from IBA. However, the Officers and Subordinate Staff retired during the same period from 01.11.2012 to 30.04.2015 have not received the pensionary benefit due to such notional stagnation increment. In this connection, to have an industry level uniformity, IBA Standing Committee on HR examined the matter and conveyed its decision for extension of the benefit of notional stagnation increment for the purpose of pension only under 10th Bipartite/ Joint Note to the Workmen and Officers who were otherwise eligible and retired during the period from 01.11.2012 to 30.04.2015 with monetary benefit from 01.05.2015, after approval from their respective Boards. ECCB of the Bank has reviewed the above guidelines/clarifications received from IBA in its meeting held on 28.09.2021 and it has been decided to extend the benefit of notional stagnation increment **for the purpose of pension only** to the Workmen and Officers who were otherwise eligible and retired during the period from 01.11.2012 to 30.04.2015, with monetary benefit from 01.05.2015.

REVISION IN PENSION ELIGIBLE MEMBER OF THE FUND WHO RETIRED/RETIRING ON OR AFTER 01/11/2017.

Circular No.: CDO/P^HRD-PPFG/52/2024 – 25 Dated: 12.11.2024

The Central Board of the Bank have accorded approval for release of revised basic pension and dearness relief thereon to the eligible members of the fund, who retired/retiring on or after 01.11.2022.

A. Where the average of monthly substantive salary drawn during the last twelve months' pensionable service is up to Rs. 1,14,220/- p.m. (the maximum pay scale of JMGS-I).	at 50% of the average of monthly substantive salary drawn during the last twelve months' pensionable service plus ½ of Professional Qualification Pay (PQP) plus ½ of increment component of Fixed Personal Pay (FPP), wherever applicable (pro-rata in the case of part-time employees).
B. Where the average of monthly substantive salary drawn during the last twelve months' pensionable service is above Rs. 1,14,220/- p.m. (the maximum pay scale of JMGS-I).	at 40% of the average of monthly substantive salary drawn during the last twelve months' pensionable service subject to minimum of Rs. 57,110/- p.m. plus ½ of Professional Qualification Pay (PQP) plus half of increment component of Fixed Personal Pay (FPP), wherever applicable (pro-rata in the case of part-time employees).

(ii) Amount of Dearness Relief:-

In respect of employees who retired or retire on or after 1st November, 2022, dearness relief shall be payable at 1.00% per percentage point of index on the Basic Pension or Family Pension. The dearness Relief in the above manner shall be paid half yearly for every variation of rise or fall over 123.03 points in the quarterly average of the All India Consumer Price Index for Industrial Workers in the series 2016=100.

(iii) Commutation of Pension: -

- a) The commutation of pension on revised pension be allowed with effect from 01.11.2022.
- b) The pensioners (retired on or after 01.11.2022) who had opted for commutation of pension will have an option not to claim incremental commutation on revised basic pension by submitting their option on a standard format.
- c) The eligible pensioners who do not submit the said option will be paid the differential amount of commutation on basis of revised pension automatically.

(iv) Fixation of pension in respect of retirees whose past 12 months fall partly in pre-revised scale and partly in revised pay scale:-

Several pensioners have retired drawing partly pre-revised (pre 01.11.2022 salary scales) and partly revised pay (effective from 01.11.2022) consequent to last salary revision w.e.f. 01.11.2022. For these pensioners, the pay to be reckoned for calculation of pension to be considered as under:

- a. For the period of 12 months falling on and from 1st November 2022, the actual Pay drawn by the officer under 12th Bipartite Settlement; and
- b. For the period falling prior to 1st November, 2022, the actual Pay drawn by the employee plus Dearness Allowance at the rate of 30.38 percent thereon will be notionally reckoned as Pay for the purpose.

17.4(a) PENSION: (12th Bipartite)

(i) Pension (including State Bank of India)

With effect from 1st November 2022, the Pay as defined under Clause 1 (ii) (i) of this Settlement and drawn by the employees who are members of the Pension Fund shall be taken into consideration for the purpose of calculation of pension as per the Pension Fund Rules/ Regulations in force.

Note :

(1) Option not to claim incremental commutation on revised basic pension

Officers in service of the Banks as on 1st November 2022 and who have retired thereafter but before the date of this Settlement and who had opted for commutation of pension will have an option not to claim incremental commutation on revised basic pension.

(2) Calculation of Pension for Officers retired between 1-11-2022 and 30-8-2023.

As provided under Regulation 35 (1) of Bank Employees Pension Regulation, the pension payable to employees is based on the average of the emoluments drawn in the last ten months preceding the retirement of the employee in terms of Regulations 2 and 38 of the Pension Regulations. For the purpose of payment of pension, the Pay of the officers retiring on or after 1st November, 2022 will be taken on the basis of the Pay as is provided under this Settlement. However, in the case of officers who have retired from the services of the Banks, on or after 1st November, 2022 but on or before 30th August, 2023, since the period of preceding ten months will constitute Pay both under this Settlement as well as pertaining to Settlement dated 11th November, 2020, in such cases, the following procedure will be adopted for determining Pension payable to them.

- i. For the period of ten months falling on and from 1st November, 2022, the actual Pay drawn by the officer/ payable under this Settlement;
- and

- ii. For the period falling prior to 1st November, 2022, the actual Pay drawn by the officer plus Dearness Allowance at the rate of 30.38 percent thereon will be notionally reckoned as Pay for the purpose.

Dearness Relief on Pension (including State Bank of India)

With effect from 1st November, 2022, in respect of employees who retired or died while in service on or after 1st November, 2022, Dearness Relief shall be payable at 1.00 % per percentage point of Index on the Basic Pension or Family Pension or Invalid Pension or compassionate allowance as the case may be. Dearness Relief in the above manner shall be paid half yearly for every variation of rise or fall over 123.03 points in the quarterly average of the All India Consumer Price Index for Industrial Workers Base 2016-100.

17.4(b) REVISION OF THE SBIFAMILY PENSION SCHEME

(Circular No.: CDO/P HRD-PPFG/16/2025-26 Date: 1 Jul 2025)

Family Pension Scheme was introduced in the Bank w.e.f. 01.01.1986. The scheme was subsequently revised vide circular No. CDO/P&HRD-PM/62/2007-08 dated 28.01.2008, CDO/P&HRD-PM/87/2014-15 dated 04.03.2015 and CDO/P&HRD-PPFG/63/2021-22 dated 03.11.2021

2. The Central Board of the Bank have accorded approval for revision in terms and conditions of the SBI Family Pension Scheme. The details of revision in the Family Pension Scheme are as under : -

I. Modification in eligibility for family pension- child (including widowed/divorced daughter) till he/she attains the age of twenty-five years or up to the date of his/her marriage/remarriage or is gainfully employed, whichever is earlier.

II. Payment family pension at full rate of normal pension- for a period of seven years from the date of death or for a period up to the date on which the deceased employee would have attained the age of sixty-five years had he survived, whichever is less.

III. Commutation deduction from the family pension after death of the Pensioner - to stop the deduction of commuted pension from the family pension during the period while family pension at the full rate of normal pension is being paid.

Existing and revised provisions of the SBI family pension scheme, are attached as Annexure-1. Consequent upon the above changes in the family pension scheme, family pension will be payable in the sequence as mentioned in Annexure-II.

3. Revised provisions of the family pension scheme will be effective from the date of circular. All other instructions of the family pension scheme shall remain unchanged.

Annexure-I

Sl. No.	Terms & Condition	Existing Provisions	Proposed Provisions
1.	Eligibility of dependents for pension family	a) The eldest of surviving children in order of their birth up to the age of 25 years or he/she is gainfully employed, whichever is earlier. b) In case of beneficiary is an unmarried daughter, until she attains 25 years of age or is is	a) Child (including divorced employed, a) widowed daughter) till he/she attains the age of twenty-five years or upto the date of his/her marriage/ remarriage or is gainfully whichever is earlier. b) Where the pensioner leaves behind more children than one,

		gainfully employed, whichever occurs first. or c) This process will continue till the last beneficiary attains age of 25 years or is gainfully employed or is married in case of daughter, whichever is earlier.	family pension shall first be payable to children below the age of twenty-five years, who fulfil the eligibility conditions for grant of family pension, in the order of their birth.
2.	Family Pension at Full Rate of normal pension	a) When a member dies while in service after completion of 20 years' pensionable service, the family shall be eligible, for the first five years after date of death, for a family pension at the full rate of normal pension to which the employee would have been entitled had he actually survived and retired on that date. Thereafter, the eligibility will be at the rate prescribed for family pension b) When a member dies after retirement but before expiry of five years of retirement, the family shall be eligible for a family pension at the full rate of normal pension for the balance period up to five years after of retirement and date thereafter at the rate prescribed for family pension	a) When a member dies while in service after completion of 20 years' pensionable service, the family shall be eligible, for the first seven years after date of death, for a family pension at the full rate of normal pension to which the employee would have been entitled had he actually survived and retired on that date or for a period up to the date on which the deceased employee would have attained the age of sixty five years had he survived, whichever is less. b) In the event of death of a member after retirement, the family shall be eligible for a family pension at the full rate of normal pension for a period of seven years or for a period up to the date on which the retired deceased employee would have attained the age of sixty-five years had he survived, whichever is less. Thereafter, the eligibility will be at the rate prescribed for family pension.
3.	Commutation deduction from family the pension after death of the Pensioner	Deduction of commuted pension is made from the family pensioner during the period while family pension at the full rate of normal pension is being paid. In the Bank, this practice developed because family pension at full rate of normal pension was being paid for five years from the date of retirement/ death in service, since inception of the scheme	From the date of this circular, monthly commuted amount of pension is not to be deducted from the family pension and family pension shall be paid in full without any deduction.

SBIFAMILY PENSION SCHEME - EXISTING & PROPOSED CHANGES IN PROVISIONS

Take a note of the following points :

- I. Family Pension at Full Rate of normal pension (SBI): Existing family pensioners receiving pension at full rate of normal pension in the month of June 2025 shall be eligible for continuation of the pension at full rate of normal pension, provided they are fulfilling the criteria in terms of the provisions of the revised SBI family pension scheme as mentioned at para 2, above.
- II. Commutation deduction from the eAB Family Pensioners. From the date of this circular, monthly commuted amount of pension is not to be deducted from the family pension and family pension shall be paid in full without any deduction.

Annexure-II

As per the revised provisions of Family Pension Scheme, family pension is payable as per the following sequence -

- a) To widow/widower up to his/her death or remarriage whichever is earlier.
- b) Failing (a) above, the Child (including widowed / divorced daughter) till he/she attains the age of twenty-five years or upto the date of his/her marriage/ remarriage or is gainfully employed, whichever is earlier.
- c) Where the pensioner leaves behind more children than one, family pension shall first be payable to children below the age of twenty-five years, who fulfil the eligibility conditions for grant of family pension, in the order of their birth.
- d) Failing (a) to (c) above, to son or daughter for life if he/she is physically crippled or disabled so as to render him unable to earn a after attaining the age of 25 years.
- e) Failing (a) to (d) above, to the parents who were wholly dependent upon the employee when he/she was alive provided the deceased employee has left behind neither a widow nor a child. Among the parents, mother will have precedence over father.

EXTENDING AN OPTION OF PENSION TO ERSTWHILE ASSOCIATE BANKS RESIGNEES' WHO WERE OTHERWISE ELIGIBLE TO JOIN THE PENSION SCHEME UNDER BANK EMPLOYEES' PENSION REGULATIONS, 1995 (Cir. CIR/42/2024-25 Dt. 26.09.2024)

In terms of para 37 of 12th Bipartite Settlement and para 14 of 9th Joint Note dated 08.03.2024, the Central Board of the Bank in its meeting held on 26.08.2024 has accorded approval for extending an option of pension to erstwhile Associate Banks resignees' who were otherwise eligible to join the Pension scheme under the respective Bank Employees' Pension Regulations, 1995.

2. The following categories of former employees/officers (resignees) and their surviving spouses or eligible family members of erstwhile Associate Banks viz. State Bank of Saurashtra, State Bank of Indore, State Bank of Patiala, State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Mysore and State Bank of Travancore; who satisfy all the conditions stated in sub-clause (I) to (III) herein below would be eligible for exercising an option to join the Pension Scheme within ninety days of announcement of such option as one time measure only.
 - I. Who were in service of the Banks on or after 01.01.1986 and had joined the Banks before 01.04.2010 and have resigned from the service of the Bank on or before 26.04.2010 and who were otherwise eligible to join the pension scheme while in service and;
 - II. Who agree to refund to the Bank the entire Bank's contribution to Provident Fund (along with accumulated interest thereon) received by them at the time of their resignation or later from the Bank; and

- III. Who agree to execute an undertaking as per the format prescribed by IBA (Annexure-A of said circular).
3. All such eligible former employees/ officers (resignees) and their surviving spouse or eligible family members, can join the Pension Scheme subject to the following conditions:
 - I. The pension will be paid prospectively from the month following the month in which the Bank receives the Bank's contribution towards Provident Fund (along with accrued interest thereon) received by the former employee/former officer at the time of resignation or later;
 - II. The commutation of pension will not be extended to them and they will not demand; and
 - III. Pension shall be computed as per the applicable provisions of the Pension Regulations, as applicable to relevant Bi-partite settlement/Joint Note in which he/she resigned.
4. The said option will be provided to the resignees who have completed 20 years (twenty years) of qualifying service in the Bank at the time of resignation.
5. The Associations/ Unions of employees or former employees/ former officers, who have initiated any pending legal proceedings for and on behalf of the former employees/ officers wherein the right of the former employees or former officers, who have resigned from the service of the Bank, to opt for pension is directly or indirectly one of the issues for consideration by the concerned Court or Authority, having jurisdiction and powers to adjudicate or decide, unequivocally agree to unconditionally withdraw such proceedings or take necessary steps to ensure that the right of the former employees / former officers who have resigned from the services of the bank, to opt for pension is no longer Res Integra in such proceeding and also agree not to initiate any proceedings concerning such right in future.
6. Employees/Officers (resignees) and their surviving spouse or eligible family members who satisfy all the conditions stated above, can exercise the option to join the pension scheme within 90 days(ninety days) from the date of this circular i.e from 26.09.2024 to 24.12.2024 (both days inclusive) at any branch of the State Bank of India, as one time measure only.
7. Process of sanction of Pension will be initiated on receipt of proper application form along with requisite documents duly signed by the employees/ officers (resignees) and their surviving spouse or eligible family members as per the Standard Operating Procedure (SOP) attached as Annexure-B of the said circular

PAYMENT OF FAMILY PENSION:
PROVISION FOR PAYMENT OF "FAMILY PENSION"
TO PARENTS FOR LIFE

The Family Pension is payable to spouse and as also certain category of family members as defined in the Pension Rules. However, there was no provision in respect for the parents of the deceased. The matter has been considered by the Bank in comparison with the provisions of the Pension Rules in the Central Government and other Public Sector Banks. The payment of Family Pension to the parents, where the officer does not leave behind any other dependent, has been approved in the Executive Committee of the Central Board in its meeting held on the 25th February, 2015 by redefining the concept of "Family" under Pension Rules : e-Cir/1404/2014-15.

- a) To widow / widower up to his / her death or remarriage whichever is earlier
- b) Failing (a) above, the eldest of surviving children in order of their birth up to the age of 25 years or he/ she is gainfully employed, whichever is earlier.
- c) In case beneficiary is an unmarried daughter, until she attains 25 years of age or is married or is gainfully employed, whichever occurs first.
- d) This process will continue till the last beneficiary attains age of 25 years or is gainfully employed or is married in case of daughter, whichever is earlier

- e) Failing (a) to (d) above, to son or daughter for life if he/ she is physically crippled or disabled so as to render him unable to earn a living even after attaining the age of 25 years.
- f) Failing (a) to (e) above, to the parents who were wholly dependent upon the employee when he/she was alive provided the deceased employee has left behind neither a widow nor a child. Among the parents, mother will have precedence over father..
- g) In case of twin children, family pension will be payable to both in the proportion of 50:50.
- h) Family pension will be payable if the widow/widower is working in the Bank on compassionate grounds.
- i) If the pensioner leaves two legally wedded wives, the family pension is payable to both the wives in equal proportions.

Provision for payment of "Family Pension" to parents for life (CDO/P&HRD/PM/87/2014-15, dt.04.03.2015) Family pension is also payable to the parents who were wholly dependent upon the employee when he/she was alive provided the deceased employee has left behind neither a widow nor a child. Among the parents, mother will have precedence over father.

- If an employee expires during his service and has completed minimum one year's pensionable service or expires after retirement and if he draws pension in such cases, his family is eligible for pension
- If an employee expires during his service and has completed 20 years of pensionable service, his/her family is eligible for full pension for first 5 years considering as if the pensioner would have drawn pension during his life.
- If an employee expires after retirement and before completion of 5 years, his / her family is eligible for full pension till completion of 5 years from the date of retirement as if the pensioner would have drawn pension during his life.

REVISION OF STAFF FAMILY PENSION

Circular No.: CDO/P&HRD-PPFG/52/2024 - 25 Dated : 12.11.2024

Revision in family pension for employees/ pensioners of State Bank of India/ erstwhile Associate Banks (e-ABs) at a uniform rate of 30% of applicable pay without any ceiling w.e.f. 01.04.2021.

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

- i. **Amount of Revised Family Pension:**
 - a) **Those who retired/ died prior to 01.07.1993 (Officer)**
(Up to 5th Bipartite Settlement):

	EXISTING	REVISED (W.E.F 01.04.2021)
Applicable pay per month	Rate of Family Pension per month	Rate of Family Pension per month
Rs.1500/- & below	30% of applicable pay subject to min Rs.375 p.m.	30% of applicable pay without any ceiling
Rs.1501 to Rs.3000/-	20% of applicable pay subject to min Rs.450/- p.m.	
Above Rs.3000/-	15% of applicable pay subject to mi. Rs.600/- p.m. and max. Rs.1250/- p.m.	

- b) Those who retired/ died on or after 01.07.1993 to 31.03.1998 (Officer)
(6th Bipartite Settlement):

	EXISTING	REVISED (W.E.F 01.04.2021)
Applicable pay per month	Rate of Family Pension per month	Rate of Family Pension per month
Rs.2870/- & below	30% of applicable pay subject to min Rs.720/- p.m.	30% of applicable pay without any ceiling
Rs.2871/- to Rs.5740/-	20% of applicable pay subject to min Rs.860/- p.m.	
Above Rs.5740/-	15% of applicable pay subject to mi. Rs.1150/- p.m. and max. Rs.2400/- p.m.	

- c) Those who retired/ died on or after 01.04.1998 to 31.10.2002 (Officer)
(7th Bipartite Settlement):

	EXISTING	REVISED (W.E.F 01.04.2021)
Applicable pay per month	Rate of Family Pension per month	Rate of Family Pension per month
Rs.4210/- & below	30% of applicable pay subject to min Rs.1056/- p.m.	30% of applicable pay without any ceiling
Rs.4211/- to Rs.8420/-	20% of applicable pay subject to min Rs.1262/- p.m.	
Above Rs.8420/-	15% of applicable pay subject to mi. Rs.1687/- p.m. and max. Rs.3521/- p.m.	

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

	EXISTING	REVISED (W.E.F 01.04.2021)
Applicable pay per month	Rate of Family Pension per month	Rate of Family Pension per month
Rs.5720/- & below	30% of applicable pay subject to min Rs.1435/- p.m.	30% of applicable pay without any ceiling
Rs.5721 to Rs.11440/-	20% of applicable pay subject to min Rs.1715/- p.m.	
Above Rs.11440/-	15% of applicable pay subject to mi. Rs.2292/- p.m. and max. Rs.4784/- p.m.	

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

	EXISTING	REVISED (W.E.F 01.04.2021)
Applicable pay per month	Rate of Family Pension per month	Rate of Family Pension per month
Rs.7090/- & below	30% of applicable pay subject to min Rs.1779/- p.m.	30% of applicable pay without any ceiling
Rs.7091/- to Rs.14180/-	20% of applicable pay subject to min Rs.2186/- p.m.	
Above Rs.14180/-	15% of applicable pay subject to mi. Rs.2841/- p.m. and max. Rs.5930/- p.m.	

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

	EXISTING	REVISED (W.E.F 01.04.2021)
Applicable pay per month	Rate of Family Pension per month	Rate of Family Pension per month
Rs.11100/- & below	30% of applicable pay subject to min Rs.2785/- p.m.	30% of applicable pay without any ceiling
Rs.11101/- to Rs.22200/-	20% of applicable pay subject to min Rs.3422/- p.m.	
Above Rs.22200/-	15% of applicable pay subject to mi. Rs.4448/- p.m. and max. Rs.9284/- p.m.	

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

	EXISTING	REVISED (W.E.F 01.04.2021)
Applicable pay per month	Rate of Family Pension per month	Rate of Family Pension per month
Rs.15880/- & below	30% of applicable pay subject to min Rs.3985/- p.m.	30% of applicable pay without any ceiling
Rs.15881 to Rs.31760/-	20% of applicable pay subject to min Rs.4900/- p.m.	
Above Rs.31760/-	15% of applicable pay subject to mi. Rs.6365/- p.m. and max. Rs.13280/- p.m.	

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

h) **Family Pension :** In respect of employees (other than part time employees) who retire/ retired from service on or after 01.11.2022, the ordinary rate of pension shall be on following basis (12th Bipartite Settlement):

Scale of pay per month	Amount of monthly family pension
Upto Rs. 20,220	30% of the 'Pay' subject to a Minimum of Rs. 5,075 per month.
Rs. 20,221 to Rs. 40,440	30% of the 'Pay' subject to a Minimum of Rs. 6,240 per month.
Above Rs. 40,440	30% of the 'Pay' subject to a Minimum of Rs. 8,105 per month.

17.4(c) COMMUTATION OF PENSION:

- Retires on or after 1.11.2012 are eligible for commutation of pension @ upto 1/3rd of their Basic pension.
- D.A. will be paid on original Basic pension despite commutation of pension.
- Request for commutation may be submitted by the retired employees within one year of the date of retirement, without any medical examination. In other cases medical examination is compulsory.
- The pensioners who are opted commutation on or after 01.11.2012 shall be eligible for commutation upto lumpsum payment of the fraction not exceeding 1/3rd of the revised pension.
- In case of deceased pensioner eligible for additional commutation, the legal heirs are eligible to receive the commutation value of specified portion of the enhanced pension that the pension has specified in his original application for commutation.
- Commuted portion of the pension will be restored after 15 years from the date of commutation.
- Commutation will be done on the following basis:

1/3rd of basic pension x 12 x factor as per age

COMMUTATION VALUE FOR A PENSIONER FOR RUPEE ONE PER MONTH

Age next Birthday	Factor	Age next Birthday	Factor	Age next Birthday	Factor	Age next Birthday	Factor
31	15.64	41	12.95	51	9.81	61	6.60
32	15.40	42	12.66	52	9.48	62	6.30
33	15.15	43	12.35	53	9.15	63	6.01
34	14.90	44	12.05	54	8.82	64	5.72
35	14.64	45	11.73	55	8.50	65	5.44
36	14.37	46	11.42	56	8.17	66	5.17
37	14.10	47	11.10	57	7.85	67	4.90
38	13.82	48	10.78	58	7.53	68	4.65
39	13.54	49	10.46	59	7.22	69	4.40
40	13.25	50	10.13	60	6.91	70	4.17

17.5 PROJECT – HRMS: ROLLOUT OF NEW SERVICE PROCESSING OF GRATUITY PAYMENT APPROVAL OF PENSION PROPOSAL FOR EMPLOYEES OF ERSTWHILE SBBJ, SBM, SBH, SBP, SBT. Circular No.: CDO/P^HRD-PPFG/44/2019 - 20 Dt. 10/10/2019.

HRMS has rolled out the services for processing the Gratuity and Pension proposals for the employees of e-ABs. The services are available to all the employees of concerned e-ABs to apply for Gratuity proposal and Pension proposal in HRMS at the time of superannuation. The service can be accessed in HRMS by using the following navigation:

HRMS> PF/Pension/Gratuity> Pension Proposal e-ABs

HRMS> PF/Pension/Gratuity> Gratuity Payment e-ABs

A retiring employee will apply for all superannuation benefits through his/her Branch/ Office where he/she is last posted. Branch/ Division Head will recommend the proposal in HRMS at Level- I, and then it will be redirected to PPG Department of the concerned LHO for recommendation at Level-II. Finally, it will be forwarded to PPG Department, Corporate Centre for obtaining sanction from Trustees.

AUTOMATION OF SUPERANNUATION RELATED SERVICES IN HRMS. Circular No.: CDO/P^HRD-PPFG/37/2021 – 22 Dated: 31 Jul 2021

New superannuation related services are introduced for providing seamless services to the employees and staff pensioners.

I. Extension of Car Loan & Housing Loan Beyond Retirement: Revised Instruction

It has been decided to automate the process of extension of Car Loan & Housing Loan beyond retirement in HRMS. Retiring employee shall apply for extension of Housing/ Car loan using Employee Self Service-> PF/Pension/ Gratuity> Extension of Staff Housing/ Car Loan. (The loans for which details are available in HRMS can only be applied for extension in HRMS).An e-mail shall be triggered to the branch where Staff Housing/ Car Loan is residing for action. The respective branch shall prepare a proposal for approval from sanctioning authorityfor the loan (AGM Region/ AGMRACPC/ Branch Manager) and after obtaining approval the branch shall approve the request using menu Manager Approval-> PF/Pension/ Gratuity> -> Pension related approvals -> Approve Extension of Staff Housing/ Car Loan. Once the request is approved by the branch, mail shall be generated for the retiring employee advising extension of loan beyond retirement.

II. Extension of LFC/HTC Beyond Retirement: Revised Instruction

It has been decided to automate the process of extension of LFC/HTC beyond retirement in HRMS. Retiring employee shall apply for extension of the LFC/HTC using Employee Self Service-> PF/Pension/ GRATUITY-> Extension of LFC/HTC-> Apply.

Extension block is to be keyed in the screen by the employee for extension period 4 months/ 6 months. The reporting authority shall recommend the extension of LFC/HTC using Manager Self Service-> PF/ Pension/ GRATUITY-> Extension of LFC/HTC-> Recommend. The competent authority shall approve the extension of LFC/ HTC using Manager Self Service-> PF/Pension/ GRATUITY-> Extension of LFC/HTC-> Approve. Once the request is approved by the branch, mail shall be generated for the retiring employee advising extension of LFC/HTC beyond retirement.

III. Retirement Sanctioning Process : Revised Instruction

The retirement sanction shall be initiated by respective HR/ Admin official posted at Branch/ RBO/ AO/ LHO/ Corporate Centre using menu option: Manager Approval -> PF/Pension/ Gratuity> Retirement Sanction Note Process-> Initiation.The DPD clearance shall be obtained manually and necessary details of such clearance shall be keyed in the system using menu option Manager Approval -> PF/Pension/ Gratuity> Retirement Sanction Note Process-> DPD Clearance.After capturing DPD clearance Retirement sanctioning Note shall be generated from the HRMS system using menu option: Manager Approval -> PF/Pension/ Gratuity> Retirement Sanction Note Process-> Generate Sanction Note.The printout of the Sanction Note shall be recommended by the designated official and shall be approved by the competent authority and the same shall be uploaded in the HRMS by designated HR official at Branch/ RBO/ AO/ LHO/ Corporate Centre.

IV. Pension Processing

Please refer to e-Circular No. CDO/P&HRD-PPFG/69/2015-16 dated November 09, 2015, regarding automation of process of generating "Pension Proposal" in HRMS.

The Bank is now rolling out paper-less processing of pension sanctioning in HRMS. Entire journey of the pension proposal approval is migrated in digital platform of HRMS. The existing and revised process flow for pension proposal shall be as under: -

EXISTING PROCESS	REVISED PROCESS
	<u>Prerequisite:</u> a) Employee and family including his/her spouse details available in HRMS. b) Photograph of the employee is available in HRMS. <u>Joint Photograph Upload</u> Employee shall upload joint photograph prior to six months of his/her retirement date using Employee Self Service-> Personal-> Update Personal Details-> Photo Upload-> Joint Photograph (JPEG/JPF image having maximum size of 50kb) Joint photograph/ Individual Photograph uploaded by the employee will be approved by HOD/ reporting authority of the employee. A detailed user guide with screen shots is placed in HRMS.
1. Members can apply for 'Generation of Pension Proposal' through HRMS Portal (Employee Self Service->PPFG->Apply Pension Proposal), by clicking on 'Apply Pension Proposal' (available details will be populated) and fill the required details on the input screen followed by clicking on 'submit'.	1. No Change
2. After submission, the employee should take the print (four copies) using 'Print' option. Member has to put signature on all the copies in original, affix joint photographs (self-attested) and submit to Branch Head/OAD (in case of member posted in administrative office).	2. The photographs needs to be uploaded in HRMS prior to generation of pension proposal. No requirement for taking printout of pension proposals. After submission by employee, the proposal will get digitally transmitted to Branch head/ OAD (incase of member posted in administrative office).
3. Member can view the status of his / her request through HRMS Portal (Employee Self Service->PPFG->Pension Proposal View Status).	3. No Change.
4. In case of inability of member to apply, Branch Head/OAD/Authorised Officials can apply on behalf of the retiring member through Manager Self Service->PPFG-> Apply Pension Proposal for Employee.	4. No Change
<u>Recommendation Level - I</u> 5. Pension Proposal request will move to the Head of Branch/OAD/Authorised Official (in case of member posted in administrative office) who in turn will recommend the request after verifying all the details specially EOL, through HRMS Portal (Manager Self Service->PPFG-> Approve Pension Proposal) after getting. All the four copies duly signed, as per the existing procedure and submit three copies in original duly recommended to Controller/RBO/Zonal Office or CAO	<u>Recommendation Level-I</u> 5. Pension Proposal request will move to the Head of Branch/OAD/Authorised Official (in case of member posted in administrative office) who in turn will recommend the request after verifying all the details specially EOL, through HRMS Portal (Manager Self Service->PPFG-> Approve Pension Proposal). No physical copies of the pension proposal shall be generated and the proposal shall be digitally submitted to Controller/RBO /Zonal Office or PPG-AMC in case of CC establishments also no physical copies shall be generated.

Kolkata in case of CC establishments, after signing and affixing branch/establishment stamp along with forwarding letter attached to the print outs.	
<u>Recommendation Level II</u> 6. In the next stage, the request will move to respective establishments i.e. Local Head Offices for Branches under their control and to CAO, Kolkata for Corporate Centre establishments. All pension applications need to be forwarded to Controller or RBO or Zonal Office for scrutiny and recommendation with correction, if any. After receiving physical proposal at LHO/ CAO (for CC establishment) approval should be obtained on application and also to be marked in the HRMS Portal by the designated official and then consolidated report is to be generated through SAP for putting it up to Trustees for sanction. One copy of approved application will be forwarded to CSPPC Kolkata as an advance copy.	<u>Recommendation Level II</u> 6. In the next stage, the request will move to respective establishments i.e. Local Head Offices for Branches under their control and to PPG-AMC, Kolkata for Corporate Centre establishments. All pension applications shall travel digitally in HRMS to the Controller or RBO or Zonal Office for scrutiny and recommendation with correction, if any. After receiving all requisite recommendation in HRMS, digital proposals at LHO/ PPG-AMC (for CC establishment) approval should be obtained and also to be marked in the HRMS Portal by the designated officials (Circle CDOs in case of Circles and designated Officials in case of Corporate Centre) and then consolidated report is to be generated through SAP for putting it up to Trustees for sanction.
<u>Approval</u> 7. At Corporate Centre, PPG Department, after receiving the consolidated report from Circle, will obtain sanction from Trustees, mark in the system and will send one copy of the approved consolidated report to Circle and CSPPC Kolkata for payment of pension.	<u>Approval</u> 7. At Corporate Centre, Pensioners Management Department shall generate consolidated report from HRMS and obtain sanction from Trustees. The approval from the Trustees shall be marked in the system and will send one copy of the approved consolidated report to Circle and PPG-AMC Kolkata for payment of pension.
On Invocation of Rule 19(3) or in case of death before retirement. 8. If there is any change in the type of retirement, the Circle HRMS team should change the same while updating separation action. LHO functionary has to take utmost care to reject/stop the proposal and get it rejected through Corporate Centre by advising them. On rejection, no payment will be effected and the proposal is to be re-generated under different applicable Rule.	8. No Change
Recalculation of the pension on the last day of retirement. 9. There is a provision in the software to apply for pension three months prior of normal retirement. The pension will be calculated on the basis of projected salary which may change thereafter due to change in basic salary, change in the allowances or due to any extra ordinary leave on loss of pay. The programme will calculate the pension on the last day of retirement or on approval date, whichever is later and actual amount as per revised calculation will be paid. There is a provision to generate report through HRMS for obtaining post facto sanction for the same.	9. No Change

V. Provident Fund

Please refer to e-Circular No. CDO/P&HRD-PM/46/2012-13 dated October 31, 2012, and e-Circular No. CDO/P&HRD-HRMS/109/2011-12 dated 13th March, 2012 regarding roll-out of service on Additional Contribution in Provident Fund through HRMS Portal and e-Circular No. CDO/P&HRD- HRMS/17/2012-13 dated 27th June, 2012 regarding roll-out and work-flow of the following additional services related to PF automation released through HRMS Portal. We are now rolling out paper-less processing of Provident Fund settlement, except for documents which are mandatory in nature i.e. Stamped Indemnity form (Annexure 34) and receipt of dues C.O.S448. The existing and revised procedure with respect to the full and final settlement of Provident Fund under Rule 26 shall be as under:-

EXISTING PROCESS	REVISED PROCESS
1. Members should apply for refund of PF balance within 3 months before retirement date, through HRMS portal (ESS). The Branch Manager/OAD/Salary Disbursing officer is also authorized to apply on behalf of the employee through HRMS portal (MSS).	1.No Change A detailed user guide with screen shots is available in HRMS for guidance.
2. Branches/Establishments to ensure that retiring employees submit proposals for Final Settlement of PF based on the report received from LHO PPG/Administrative Office well in time. PF balances as per HRMS will be processed and no alteration in PF balance is permitted in system generated proposal. In case of any discrepancy, the same should first be rectified in HRMS through Circle HRMS Salary Team/PPG department/CAO, Kolkata.	2. Branches/Establishments to ensure that retiring employees submit proposals for Final Settlement of PF based on the report received from LHO PPG/Administrative Office well in time. PF balances as per HRMS will be processed and no alteration in PF balance is permitted in system generated proposal. In case of any discrepancy, the same should first be rectified in HRMS through Circle HRMS Salary Team/PPG department/CAO, Kolkata.
3.Branch Manager/OAD/Salary Disbursing Officer will verify the documents submitted by the employee along with the application and recommend through HRMS portal (MSS).	3. No physical submission of the documents, except for mandatory documents i.e.Stamped Indemnity (Annexure 34) and receipt of dues C.O.S448. Scanned copy of the mandatory documents shall be uploaded in the system and courier details of the hard copies sent to PPG department at respective LHO or PPG AMC, Kolkata shall be entered in the HRMS.
4. The documents along with application will be duly authenticated and forwarded by the branch/ Establishment to their Administrative Office.CC establishments will forward the application along with documents to CAO Kolkata.	4.No physical submission of the documents, the data shall be verified in HRMS, except for mandatory documents.
5. On receipt of Trustees' approval from Corporate Centre through HRMS portal, Branch will issue the banker's cheque for the amount of final settlement which has got credited to the BGL account (No.3199309bbbbc System Suspense- HRMS-Approved Reimb/Payment) in favour of the member after obtaining Indemnity Bond, Stamped Receipt and after taking care of all liens for loan accounts.	5. No change

2. Full and final settlement of Provident Fund under other rules shall be as per existing instructions, however, physical movement of documents shall be same as laid down for settlement under Rule 26.

VI. Gratuity Processing

Please refer to e-Circular No. CDO/P&HRD-PPFG/84/2014-15 dated February 23, 2015, regarding roll-out of automation of payment of Gratuity in HRMS. We are now rolling out paper-less processing of payment of Gratuity, except for documents which are mandatory in nature. The existing and revised procedure with respect to the full and final settlement Gratuity shall be as under:-

Existing Process	Revised Process
1. Application for Payment of Gratuity: Members/employee will apply for Payment of Gratuity in HRMS Portal through Employee Self Service (ESS) HR Initiatives PPFG Apply Gratuity Payment Request. In case of Normal Retirement, they can apply three months prior to date of retirement whereas in other cases i.e. resignation, voluntary retirement etc., they can apply one month prior to date of separation, if their date of separation is marked in the HRMS system. In addition, there is a facility for Branch Head/ Recommending authority/designated (maker) official at LHO to apply on behalf of employee through Manager Self Service (MSS) (maker can apply from the link available in ESS), if employee is not able to apply through HRMS system.	1.No Change A detailed user guide with screen shots is available in HRMS for guidance.
2. After submitting the application through HRMS Portal, applicant has to take the print of application and submit, duly signed and witnessed, to next authority for recommendation / approval. A detailed user guide with screen shots is available at HRMS Portal.	2. After submitting the application through HRMS Portal the application shall digitally move to the next authority for recommendation / approval.
3. Recommendation Recommending authority will verify the documents submitted by the employee along with the application and recommend through HRMS portal (MSS).	3. Process flow in HRMS shall remain same except for physical submission of documents. Only mandatory documents i.e. Application for Gratuity by an employee (Form I), 2. Notice for Payment of Gratuity (Form L), 3. Receipt of Gratuity on revenue stamp are required to be submitted in physical form.
4. Gratuity Payment Application request after submission by applicant will move to recommending authority viz. Branch Head / designated official at OAD (in case of administrative offices). Recommending authority will thoroughly check/ verify the particulars through Manager Self Service by comparing with hard copy received from applicant to ensure that data submitted by the applicant are correct in all respect. After checking/verifying the application, recommending authority can either recommend or reject in HRMS system.	4. Application for Gratuity Payment after submission by the applicant will digitally move to recommending authority viz. Branch Head / designated official at OAD (in case of administrative offices). Recommending authority will thoroughly check/verify the particulars through Manager Self Service and ensure that data submitted by the applicant are correct in all respect. After checking/verifying the application, recommending authority can either recommend or reject the application/ proposal in HRMS system.

5. The recommending authority will take a print out and submit two copies in original duly recommended to PPG Department of respective Circle or to the approver of the respective CC establishments as per the authority structure after signing and affixing branch/establishment stamp on the forwarding letter attached to the print outs.	5. No physical submission of the proposal is required and entire processing has to be digitally carried out in HRMS, except for submission of mandatory documents. The Mandatory documents in original shall be directly sent to PPG department in LHO/ Recommending Authority in case of CC.
6. Approval After recommending in the HRMS system, Gratuity Payment request will move to the designated official (Approver) identified by Circles/ CAO/ Corporate Centre for approval. Designated Official (Approver) at LHO/CAO/ CC will thoroughly check the hard copy received to ensure that data filled by the applicant are correct in all respect. After checking the application by designated official, if in order, will take sanction for payment of Gratuity from the appropriate authority and will mark approval in the HRMS system.	6. Approval After recommending in the HRMS system, Gratuity Payment request will move to the designated official (Approver) identified by Circles/ PPG-AMC/ Corporate Centre for approval. Designated Official (Approver) at LHO/PPG-AMC/ CC will thoroughly check the data received in HRMS to ensure that data filled by the applicant are correct in all respect. After checking the application by designated official, if in order, will obtain sanction for payment of Gratuity from the appropriate authority and will mark approval in the HRMS system.
7. In case application is not in order, designated official (approver) can send this application for correction by marking edit option or reject the application. On selection of edit option the application will move to maker for correction. Or if rejected, fresh application to be initiated by the applicant.	7. No Change
8. Accounting On approval the intermediary account opened at CAO for the purpose will be debited on the next date of retirement/separation, or if already retired/separated then next day of approval. Branch System Suspense Accounts will be credited. The head of the Branch/OAD has to obtain necessary documents viz. stamped receipt, etc. before disbursement of the Gratuity amount by reversing the entry parked in System Suspense Account No. 3199930019992.	8. Accounting On approval the intermediary account opened at PPG-AMC, Kolkata for the purpose will be debited on the next date of retirement/separation, or if already retired/separated then next day of approval. Branch System Suspense Accounts will be credited. The head of the Branch/OAD has to obtain necessary documents viz. stamped receipt etc. before disbursement of the Gratuity amount by reversing the entry parked in System Suspense Account No. 3199930019992.
9. The Branch/OAD officials can also generate Gratuity Payment Advice through HRMS Portal. Based on the report generated through SAP, the designated Officer at CAO Kolkata will check the payments made during the day and zeroise the intermediary account by reversing the entries and debiting the same to Gratuity Trust Fund account.	9. The Branch/OAD officials can also generate Gratuity Payment Advice through HRMS Portal. Based on the report generated through SAP, the designated Officer at PPG-AMC, Kolkata will check the payments made during the day and zeroise the intermediary account by reversing the entries and debiting the same to Gratuity Trust Fund account
10. miscellaneous: On invocation of Rule 19 (3) or in case of death before retirement. If there is any change in the type of retirement, the Circle	10. No Change

HRMS team should change the same while updating separation action, LHO functionary has to take utmost care to reject the proposal. If proposal is already approved in the system, facility is provided to stop the payment permanently, which is treated by system as rejection. On rejection/permanent stop, no payment will be effected and the proposal is to be re- initialised under different Rule.	
11. Recalculation of Gratuity on the last day of retirement There is a provision in the HRMS system to apply Gratuity Payment application prior to three months from the date of retirement (one month for resignation and voluntary retirement provided the separation action has already been run). HRMS system generates a draft calculation at the time of application, which may differ on the date of retirement due to changes in Salary, Increment, D.A. rate change, Extraordinary leave taken etc. The system will automatically re-calculate Gratuity amount on the last day of retirement and actual amount as per revised calculation will be paid. Circles/CAO/CC will generate a report through SAP, where sanctioned Gratuity amount and Paid Gratuity amount differs, and obtain post facto sanction for the same.	11. No Change
12. 'Nomination of Gratuity' in HRMS' to record the nomination for Gratuity. Every employee/member of the Gratuity Fund must ensure that his/her nominee(s) is/are properly recorded in the HRMS system so that in case of death, payment of Gratuity made through this service reaches to actual beneficiary (ies).	12. No Change

VII. Process Flow for Deceased Pensioner - Revised Instruction

It has been decided to automate the process of capturing of deceased pensioners details and other consequent actions to help the family of the deceased pensioners. After receiving the death certificate from the family member, designated official at pension paying branch shall enter the details of deceased by using menu option Employee Self Service-> PF/ Pension/ Gratuity> Apply Death reporting. Branch Manager at the pension paying branch shall approve the death reporting using menu PF/Pension/ Gratuity> Pension Related Approvals -> Approve Death reporting.

Before approving the deceased details, Branch Manager to ensure the completion of following actions: -

- Intimation shall be sent to branches having deposit accounts of the deceased for processing settlement of deposit accounts.
- Intimation to the branches having loan account of the deceased to ensure closure of staff housing loans which are covered under group insurance.
- Intimation to Nodal officers/ quick reaction teams at LHO/ AO/RBO for getting in touch with the family members of the deceased for necessary support required.

Date of intimation needs to be captured in the HRMS before approving the deceased details.

All necessary support needs to be provided to the family of the deceased. Pension Paying branch shall update status received from the branches/ Nodal Cells in the HRMS so that status of pending issues may be escalated for resolution in timely manner to the Circle CDOs/ GM Network/ CGMs through HRMS dashboard using menu: Manager Approval -> PF/ Pension/ Gratuity> Dashboard.

VIII. Miscellaneous

Information available to the pensioners through HRMS using pensioner Login.

- Emergency Medical Help-> Cashless Hospital: Using this menu option, Circle wise contact details of the nodal officers for supporting pensioners facing emergency and list of cashless hospitals can be accessed.

(The contact details of Nodal Officers and list of cashless hospitals to be updated in HRMS by Human Resources Department at respective LHOs. The user manual in this regard is uploaded in HRMS)

- Emergency Medical Help-> Do's and Don'ts: The documents shall be revised by Corporate Centre periodically to mitigate hassles for the pensioners.

CHAPTER - 18 : SUBSISTENCE ALLOWANCE

18.1 Subsistence Allowance : Employees Under Suspension : Review :

Officers, who remain under suspension for more than **12 months**, should be paid higher subsistence allowance.

CO/PA/CIR/103 Dt. 31/03/1995

18.2 Subsistence Allowance to Employees/Officers Under Suspension : Salary Revision :

The officers/employees under suspension be given the benefit of salary revision. Further in as much as Rule 68 A(7)(i) of State Bank of India Officers Service Rules provides that a suspended officer shall be entitled to subsistence allowance based on his substantive salary and allowances based on substantive salary and allowances which have been revised. Consequent upon the increase in basic pay and decrease in the dearness allowance, subsistence allowance payable to some officers, who have been sanctioned enhanced subsistence allowance (half basic pay together with all admissible allowances in full), may be reduced. In such cases, the subsistence allowance need **not** to be reduced, but existing subsistence allowance may continue to be paid to avoid hardship to the officer concerned.

CO/PA/CIR/IR/159 Dt. 29/10/1986

18.3 Officials Under Suspension : Individual Housing Loan Scheme :

Housing loan should be **withheld only** in such rare cases where the charges against an employee are so grave that it is apprehended that he may not be retained in the Bank's service on the conclusion of disciplinary proceedings. Any deviation from these instructions should only be with the prior approval of the Corporate Centre.

CO/PER/IR/19278 DT. 20/05/1983

18.4 Retention of House During Suspension :

If the suspended official is residing in the Bank's leased residential accommodation, he would be left undisturbed. The recovery on account of provision of the accommodation will be as per rules as if the official was in active service.

The following **facilities** will also be allowed to the officers under suspension :

- Residential telephone**, if any, will not be withdrawn and may be continued on the same terms as in active service.
- Cleansing materials** for upkeep of furniture and fixture as per rules.
- Reimbursement of **casual labour** charges as per rules.

During the period of suspension an officer may, subject to such guidelines as decided by the Managing Director, be allowed occupation of such official accommodation as may be decided by the Bank but shall not be entitled to free use of the Bank's car or receipt of conveyance or entertainment allowance or special allowance:.

- If the officer is residing in a designated flat/house allotted to him by virtue of his position as Branch Manager or incumbent of any other post, he should shift to an alternative leased accommodation.
- If the place of residence is Bank's own house/flat, the suspended official should shift to a leased house or to an alternative accommodation as Bank flats are in short supply and there would be long waiting list of incoming officers.
- The leased accommodation can be at the same centre as the office/ branch from where the official was placed under suspension or elsewhere, as per his convenience, and bank finding it feasible and/ or prudent to do so in the interest of the pending investigation.
- The furniture/ fixture already provided in the said house will not be withdrawn and usual rent will be recovered. However, if a new leased accommodation is taken, the same will be furnished with essential furniture only.
- The rental ceiling will be per the place of stay.

All existing cases of officers under suspension should be dealt with in the light of the above guidelines.

CO/PA/CIR/17 DT. 13/06/1994

18.5 Officers Under Suspension : Salary Revisions

Salary Revision : The Bank has recently extended the benefit of salary revision as per the provisions of 10th Bipartite Settlement to the officials, placed under suspension before 01.11.2012, for the purpose of calculation of subsistence allowance : e-Cir/762/2015-16.

CHAPTER - 19 :
GROUP INSURANCE SCHEME FOR EMPLOYEES :
SAMPOORN SURAKSHA TERM PLAN :

19.1 GROUP INSURANCE SCHEME:SAMPOORN SURAKSHA TERM PLAN :

Circular No.: CDO/P&HRD-PM/83/2019 - 20 Date: Wed 11 Mar 2020

Group insurance Sampooran Suraksha scheme policy with enhancement in sum-assured w.e.f. 07.02.2020 for one year as under (Amt In Lacs)

<i>Grade</i>	<i>TEGSS-II & above</i>	<i>TEGSS-II/ TEGS-VII</i>	<i>TEGS-VI</i>	<i>SMGS-V</i>	<i>SMGS-IV</i>	<i>MMGS-III/ II/ JMGS-I</i>
Existing Sum Assured (Rs. in lacs)	12	10	8	7	6	5
Enhanced Sum Assured (Rs. in lacs)	24	20	16	14	12	10

Some of the basic salient features of the Scheme:

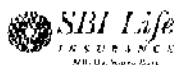
- (i) The scheme covers all permanent employees, including permanent part-time employees, if any, as also those employees/ officers deputed to foreign offices/ other organisations inside/ outside India during the currency of the policy.
- (ii) The name of the employee should appear in the list of group members furnished by the Bank to SBI Life Insurance Company Ltd. Bank submits the list of mid-joiners on monthly basis to them. Only such employees who have been allotted PF Index number shall be covered under the policy.
- (iii) The coverage under the scheme will be upto the date of retirement/ separation from the Bank.
- (iv) The Scheme will not cover contract employees.
- (v) Nominee under the Scheme shall be the person nominated by the employee for his Provident Fund Account.
- (vi) The nominee shall not be entitled to benefit under the Scheme if it is a case of "Suicide".
- (vii) All claims must be notified to the SBI Life Insurance Company Ltd in writing within 3 months of the date of the death of the member alongwith the original death certificate.
- (viii) Claim Must be made by notice in writing on the lines of the prescribed format placed in State Bank Times (Link>Human Resources >PM&PPG>Personnel Management Department >SBI Life Claim Form).
- (ix) All amounts due under the policy will be paid in Indian currency.
- (x) Branches/ establishments should ensure submission of claim under Sampooran Suraksha Scheme to SBI Life Insurance Company Ltd. after death of employee.
- (xi) Branches/ Establishments to ensure that the following required documents are attached to the duly filled-in claim form.
 - a. Original Death Certificate from Municipal/Local Authorities.
 - b. Certificate from the attending physician along with hospital reports, wherever required.
 - c. Police Panchnama and FIR copy where applicable.

19.2 SWARNA GANGA POLICY : EXTENSION BEYOND RETIREMENT

This is with reference to insurance coverage under the Swarna Ganga Policy, a Group Insurance scheme covering the employees of State Bank of India. The scheme, inter alia, provides for extension of insurance cover to the employees even beyond their superannuation, provided annual premiums are received by SBI Life.

2. Our retiring members may continue their policy by opting to pay annual premiums. If they are interested, they may communicate the same to SBI Life as in the prescribed format. They may send their consent in the prescribed format, as soon as possible to avail the continued benefits under the Scheme. Please note to send the consent **before** the date of superannuation.

3. In case our members are not interested in continuing the policy, they may send to SBI Life the prescribed format so that they can transfer the proceeds to the member's bank account on the maturity date.



To

The Manager – Group Operations/Claims
SBI Life Insurance Co. Ltd.
Mumbai

Sub: Extension of Cover till 65 years of age/Discontinuation of cover under SBI Staff Group Insurance scheme after retirement

PF No :- _____ Name :- _____
Bank :- _____ Last Served Branch _____

Respected Sir,

Kindly confirm from any one of the below:

a. Extension of Cover till 65 years of age

I, _____ have retired / will be retiring from the services of the bank w.e.f. _____. I have been a member of the above mentioned Staff Group Insurance Scheme of SBI Life and would like to continue my membership till age 65. I understand that I have the option to pay the yearly premiums directly to SBI Life well within the due date. Please find enclosed Cheque / DD of Rs. _____ vide Cheque No. _____ Dated _____ Drawn on _____ towards the premium for the following year commencing from _____ to _____.

b. Discontinuation _____ month following the date of retirement & year _____.

In case, you are not interested in continuing the policy, kindly provide the below details to enable us to transfer the proceeds to your bank account.
Please find below my latest Bank account details and communication address.

Bank Name _____ Branch Code _____
Bank A/c No. _____ IFSC CODE _____

Communication details

Address _____

City _____

PIN Code _____ STATE _____

Phone No. _____

Regards,

Name & Signature _____

Note:- This letter may be sent to the nearest SBI Life Office

SBI Life Insurance Co. Ltd, CPC, 2nd floor, Kapas Bhawan, Sector 10, CBD Belapur, Navi Mumbai-400614
Tel : (022) 6645 6118 Fax : (022) 6646 6661 Web site :- www.sbilife.co.in

CHAPTER - 20 : ENQUIRIES, COURT CASES, ETC. :

20.1 EXTENDING LEGAL AND FINANCIAL SUPPORT TO SERVING/RETIRED OFFICERS AND THEIR FAMILY MEMBERS AGAINST CASES ARISING OUT OF BONA-FIDE EXECUTION OF BANK'S WORK DURING THEIR SERVICE/PERIOD/TENURE

In this connection, it has been decided by the competent authority to introduce.

1. A single comprehensive policy for extending legal and financial support to service/retired employees & officers, present/previous directors of the Bank and their family members against cases arising out of bona-fide execution of Bank's work during their service period/tenure, has been introduced.
2. Accordingly, the existing schemes/policies, as mentioned above, shall be subsumed in a single comprehensive policy as per "Annexure-I" of this circular. Following benefits are expected to accrue to the Bank and its officers'employees from this policy:
 - i. Assistance and support to serving/retired employees & officers, present/previous directors of the Bank who are required to defend themselves against legal action in the court of law against cases arising out of bona-fide execution of bank's work during their service period/tenure.
 - ii. Bank's ability to deal with defaulters will be strengthened.
 - iii. This would facilitate the Bank's process of identification & declaration of wilful defaulters.
 - iv. General perception in the market that the Bank is soft towards unscrupulous borrowers will change.
 - v. Awareness of officers about criminal acts by the defaulters, relevant sections in Indian Penal Code, SARFAESI Act, Companies Act etc. will improve.
 - vi. Officers of the Bank will develop expertise and capability to initiate criminal action and handle such cases against defaulters.
 - vii. Morale and spirit of the officers handling recovery cases will get a boost.
 - viii. Mind set of reluctance to initiate criminal action will change.
 - ix. Fear of retaliation by the defaulters will reduce.
 - x. The policy will instil confidence and a sense of security in the mind of operating functionaries.

CHAPTER - 20-A : DISCIPLINARY AUTHORITY (DA) STRUCTURE

STRENGTHENING DISCIPLINE MANAGEMENT ECO-SYSTEM IN THE BANK REVISION OF DISCIPLINARY AUTHORITY (DA) STRUCTURE (e-Circular No. CDO/P& HRD-PM/73/2024-25 dated 01-03-2025)

Please refer to e-Circular No. CDO/P& HRD-PM/26/2020-21 and CDO/P& HRD-PM/119/2021-22 dated 02-07-2020 and 25-03-2022 respectively on the captioned matter.

2 Following revisions in DA Structure, for the officials up-to SMGS-V has been approved by the competent authority, vide said e-Circular.

(a) REVISION OF THE CENTRALISED DA STRUCTURE FOR OFFICERS UP-TO SMGS-V DEPUTED TO RRBs

The revised centralised DA Structure for officers up-to SMGS-V, deputed to RRBs

Officers up-to SMGS-V	DA Structure (Existing)	DA Structure (Revised)
All the JMGS-I, MMGS-II, MMGS-III, SMGS-IV & SMGS-V officers on deputation to RRBs	The Dedicated DA i.e. GM(DA) at each Discipline Management (DM) Hub i.e. East, West, North & South	The Dedicated DA i.e. GM(OL & CS) at Corporate Centre

(b) REVISION OF THE CENTRALISED DA STRUCTURE FOR OFFICERS UP-TO SMGS-V in SARG VERTICAL

The revised centralised DA Structure for officers up-to SMGS-V, posted in SARG vertical

Officers up-to SMGS-V	DA Structure (Existing)	DA Structure (Revised)
All the JMGS-I, MMGS-II, MMGS-III, SMGS-IV & SMGS-V officers at Branches /Offices/Establishments of the SARG vertical	The Designated DA i.e. GM(Operations-II) at SARG,CC	The Dedicated DA i.e. GM-3 Sector at SARG,CC*
*The DA structure for officer will be continued as an interim arrangement only until the position of GM(Operations) is revived		

Discipline Management Hubs: The Circles have been grouped in four geographical zones i.e. East, West, North & South and a Discipline Management Hub headed by General Manager and under the administrative control of DMD (COO) will be set-up with the following distribution of Circles among Discipline Management Hubs:

East Hub - Guwahati, Kolkata, Patna & Bhubaneswar Circle

West Hub - Maharashtra, Mumbai Metro, Ahmedabad & Bhopal Circle

North Hub - Chandigarh, Delhi, Jaipur & Lucknow Circle

South Hub - Amaravati, Hyderabad, Bengaluru, Chennai & Thiruvananthapuram Circle.

GM (DAs) at each four Discipline Management Hubs at North, West, East and South will be stationed at respective LHOs of Delhi, Mumbai Metro, Kolkata and Chennai where the four Additional CVOs are stationed.

Further to align the Appellate Authority (AA) & Reviewing Authority (RA) structure with the revised centralized DA structure, the Appellate Authority & Reviewing Authority structure have also been revised as under:-

Sr.No.	Employees/ Officials up to SMGS-V	Revised AA	Revised RA
1.	JMGS-I to SMGS-V officers posted at Branches/ Offices/ Establishments of all verticals including officials on deputation to RRBs/ Subsidiaries/ other organizations/ other offices.	Appellate Committee (AC)	Reviewing Committee (RC)

All appeals and reviews submitted by officers up to Scale-V to be dealt with by Appellate Committees and Reviewing Committees at Corporate Centre. The Revised Administrative Power Structure relating to Disciplinary Proceedings: Disciplinary Authority, Appellate Authority and Reviewing Authority under Rule 3(1) (h), will be applicable **with effect from 1st August, 2020.**

The existing and proposed DA structures for the officials' up to scale-V are as under:-

S.N.	Officials up to SMGS-V	DA Structure Existing	DA Structure Proposed
1	All JMGS-I & MMGS-II officers posted at Branches/ Offices/ Establishments of R&DB and FIMM verticals in Circles including those on deputation to RRBs.	DGM (B&O) / DGM & CDO/ DGM Branch.	One dedicated DA i.e. GM (DA) at each DM Hub GM (DA) at each DM Hub i.e. East, West, North & South.
	All MMGS-III officers posted at Branches/ South. Offices/ Establishments of R&DB and FIMM verticals in Circles including those on deputation to RRBs.	GM (Network) of the Circle/ Senior-most GM in the Circle/ GM Branch.	
	All SMGS-IV & SMGS-V officers posted at Branches/ Offices/ Establishments of R&DB and FIMM verticals in Circles including those on deputation to RRBs.		
2	All JMGS-I & MMGS-II officers at Branches / Offices / Establishments of the CCG & CAG verticals of the Bank.	DGM (Branch Head)/ Senior-most DGM in the CCGRO.	One dedicated DA i.e. GM (DA) at CCG (Ops & BS), CC. (with additional and responsibility).
	All MMGS-III officers at Branches / Offices/ Establishments of the CCG & CAG verticals of the Bank.	GM, CCGRO/ GM (CAG Branch)	
	All SMGS-IV & SMGS-V officers at Branches / Offices / Establishments of the CCG & CAG verticals of the Bank		
3	All JMGS-I & MMGS-II officers at Branches / Offices / Establishments of the SARG vertical of the Bank.	DGM (Branch Head) or DGM (Ops) SARG, CC if DGM is not posted at the branch.	One designated DA i.e. GM (Operations-II) at SARG, CC.
	All MMGS-III officers at Branches/ Offices/ Establishments of the SARG vertical of the Bank.	GM (SARG)	
	All SMGS-IV & SMGS-V officers at Branches/ Offices/ Establishments of the SARG vertical of the Bank.		

4	All the JMGS-I & MMGS-II officers at Foreign Offices/ Subsidiaries of the IBG.	GM (Wholesale Banking), IBG.	One designated DA i.e. GM (Credit) at IBG.
	All MMGS-III officers at Foreign Offices/ Subsidiaries of the IBG.		
	All the SMGS-IV & SMGS-V officers at Foreign. Offices/ Subsidiaries of the IBG.		
5	All JMGS-I & MMGS-II officers at GITC Belapur.	DGM (F&OA), GITC Belapur	One designated DA i.e. GM (IT-Support Services) at GITC Belapur.
	All MMGS-III officers at GITC Belapur.	GM (ITSS), GITC Belapur.	
	All SMGS-IV & SMGS-V officers at GITC Belapur.		
6	All JMGS-I & MMGS-II officers in CC Establishments outside Mumbai	DGM of the Dept. or DGM (PM & PPG) if no DGM is posted.	One designated DA i.e. GM (OL&CS) at Corporate Centre, Mumbai.
	All MMGS-III officers in CC Establishments outside Mumbai	GM of the Department or GM (OL&CS) if no GM is posted.	
	All the SMGS-IV & SMGS-V officers at CC Establishments outside Mumbai		
7	All JMGS-I & MMGS-II officers at Corp. Centre, CC Establishments at Mumbai or Group or SBU headquarter at Mumbai, including deputations to Subsidiaries/ outside organizations excluding RRB.	DGM (PM & PPG), CC Mumbai.	
	All MMGS-III officers at Corp. Centre, CC Establishments at Mumbai or Group or SBU headquarter at Mumbai, including deputations to Subsidiaries/ outside organizations excluding RRB.	GM (OL&CS), CC Mumbai	
	All the SMGS-IV & SMGS V officers at Corp. Centre, CC Establishments at Mumbai or Group or SBU headquarter at Mumbai, including deputations to Subsidiaries/ outside organizations excluding RRB.		
8	All JMGS-I, MMGS-II, MMGS-III, SMGS-IV & SMGS-V officers at the offices/ establishments not mentioned above.	-----	

CENTRALISATION OF APPEALS AND REVIEW MECHANISM RE-CONSTITUTION OF APPELLATE AND REVIEW COMMITTEES

Circular No.: CDO/P&HRD-PM/49/2023-24 Dated : 25 Jan 2024

Due to various re-organization and re-designation, a need is being felt to review existing pool of members of the Appellate & Review Committees. Accordingly, it has been decided by Competent Authority to reconstitute the Appellate Committee & Review Committee as under:

i. APPELLATE COMMITTEE (AC)

1st Week	2ndWeek	3rdweek	4th Week
CGM (ABU & GSS)	CGM (CCG-2)	CGM (T B - Marketing)	CGM (CAG)
CGM (SME & SCF)	CGM (STU)	CGM (CCG-Ops & BS)	CGM (Risk Management-II)
CGM (CCG-1)	CGM (REHBU)	CGM (Resources, CVE & Wealth Mgmt. BU)	CGM (CCG-3)

ii. REVIEW COMMITTEE (RC)

1st Week	3rd Week
DMD (CAG)	DMD (Global Markets)
DMD (CCG-II)	DMD (SARG)
CGM (HR)	CGM (Retail Loans)
CGM (Global Markets)	CGM (Credit Review-1)

DELEGATION OF ADMINISTRATIVE AND FINANCIAL POWERS RELATING TO STAFF MATTERS INCLUDING DISCIPLINARY MATTERS ASSOCIATION WITH NEWSPAPERS, OTHER COMMUNICATION SYSTEMS ETC.

Cir. 17/2024-25 Dt. 15.06.2024

In terms of Rule 51 (6) of State Bank of India Officers' Service Rules (SBIOSR), 1992, "No officer shall, except with the previous sanction of the competent authority or in the bona fide discharge of his duties:

- Own wholly or in part or conduct or participate in the editing or management of any newspaper or any other periodical publication, or
- Participate in any electronic media / social media, radio broadcast or contribute any article or write any letter either in his own name or anonymously or in the name of any other person, to any newspaper or periodical or make public, or publish or cause to be published or pass on to others any documents, papers or information which may come into his possession in his official capacity, or
- Publish or cause to be published any book or any similar printed matter of which he is the author or not or deliver talk or lecture in public meetings or otherwise. Provided that no such sanction is, however, required if such broadcast or contribution or publication or talk or lecture is of a purely literary, artistic, scientific, professional, cultural, educational, religious or social character."

2. The authority structure to accord sanction for participation in above activities has since been reviewed by the Competent Authority. The modified authority structure in this regard shall be as under : -

Only Officers up to TEGS-VII	CGM (Circle)/Head of the department not below the rank of CGM. CGM(HR), in case the department is not headed by a CGM or above.
Officers in TEGSS-I and above	An authority not below the rank of DMD/DMD (HR) & CDO if the department is not headed by DMD and above.

CHAPTER - 21 :
ENQUIRIES, COURT CASES, ETC. : TA/DA

**21.1 TA/DA PAYABLE TO SERVING/RETIRED EMPLOYEES OF BANK :
ATTENDING DISCIPLINARY/CRIMINAL PROCEEDINGS AS CHARGED OFFICER,
PROSECUTION/DEFENCE WITNESSES, ETC.**

The extant instructions in respect of payment of TA/DA to senior employees/ex-employees of the Bank (including retired or dismissed employees) in case he/she has to attend proceedings before a Court of Law/Tribunal/Inquiry Authority so as to depose as a prosecution witness or as a Management witness are based on Indian Banks' Association (IBA) guidelines.

S.No. CIRCUMSTANCES		OFFICER		
		In Service	Retired	
1. Attending Departmental Enquiry as :				
a.	Defence Representative	Yes	Yes*	
b.	Chargesheeted employee, including suspended employee	Yes	Yes	
c.	Defence Witness	No	No	
d.	As witness on behalf of Management	Yes	Yes@	
2. Attending CBI/Court Cases :				
a.	Cases filed by Police/CBI against employee for official acts	As accused **	No	No
		As witness on behalf of Bank	Yes	Yes
		As witness on behalf of employees	No	No
b.	Cases filed by the Employee against the Bank	As a petitioner	No	No
		As witness on behalf of the Bank	Yes	Yes
		As witness on behalf of the employee	No	No
c.	Cases filed by outsiders/ customers, etc. pertaining to official acts	As accused	Yes	Yes
		As witness on behalf of the Bank	Yes	Yes
		As witness on behalf of others	No	No

* As per guidelines detailed in e-Cir./1547/2015-16 (furnished separately in this Chapter).

** However, if the employee is acquitted honourably, the TA/DA will be reimbursed as per rules.

P.S. : For attending Personal Hearing, TA/DA may be paid, if the Appellate Authority grants a personal hearing, as part of the process of disciplinary proceedings.

The Indian Banks' Association has clarified that from 01.04.2011, whenever a **retired employee** is appearing, at the Bank's behest, as a **Management witness** in a departmental enquiry conducted by the Bank, he may be reimbursed TA/DA at the current rate admissible to the **cadre/grade** which he/she was holding at the time of his/her **retirement** or leaving the Bank's service : e-Cir/476/2012-13.

2. As per these guidelines, TA/DA was not admissible to retired "Defence Witness". In the case of retired "Defence Representative", TA/DA was being paid only if the enquiry was held, at place other than the place where the incident occurred, at the behest of the Management.
3. IBA's Managing Committee recently decided that TA/DA to the defence representatives/ witnesses (both serving and retired) may be paid, keeping in view the following guidelines : e-Cir/1547/2015-16 :
- i) Every bank employee/ officer who is called to give evidence in a departmental inquiry either by the **Bank** or by the **employee** against whom the inquiry is being held is entitled to payment of TA/DA.
 - ii) The officer or authority holding the inquiry should furnish a **certificate**, as per format enclosed to e-Cir/1547/2015-16, to every person appearing before him to give evidence. The number of witnesses to be called maybe left to the judgement of the enquiry officer.
 - iii) Where a prosecution witness is an employee of the Bank, he/she is entitled to receive, in respect of the attendance before the authority holding the departmental inquiry, payment of a travelling allowance, halting allowance as if he/she was on tour. If such witness is an **officer**, then he/she shall be considered reimbursement of **hotel expenses** in lieu of halting allowance, as per his/her eligibility.
 - iv) The defence witnesses whether workmen employee or officer maybe paid TA/DA as per **entitlement. Reimbursement** of lodging and boarding expenses in lieu of halting allowance should **not** be considered.
 - v) Where a bank official is called to the departmental inquiry to give evidence as to the facts which came to his/her knowledge in the discharge of his/her duties, the minimum time required to be spent by him/her on the **journey** to and from the place where the inquiry is held and the days on which he/she is required to remain present before the authority holding the inquiry, should be treated as duty.

However, if the bank official is on **leave**, the entire time spent by him/her should be treated as a part of the leave and he should not be deemed to have been recalled on duty.
 - vi) Where a Bank official is called by an authority holding the departmental inquiry to give evidence as to the facts which have come to his/her knowledge, at a time when he/she was **not in the Bank's service**, he/she may be paid travelling allowance as provided in para (i).
4. All effort should be made to avoid delays in disposing such proceedings/cases.

Staff Sup. : Effect and interpretation of **punishments** under SBIOSR in disciplinary proceedings; **sealed cover** procedure; **appeal** & review : Elaborate Guidelines : e-Cir/185/2016-17.

CHAPTER - 22 : DEATH DURING SERVICE :

22.1 FACILITIES, BENEFITS, ETC. AVAILABLE FROM BANK, ASSOCIATION, CREDIT SOCIETY, ETC.

It becomes very painful when an officer dies while in service. While nothing can fill the vacuum in the family of a deceased officer, our Bank and the Association/Credit Society have made some provisions to lessen the trouble of that bereaved family. It is our responsibility to pass on all the necessary information to that family as it will serve as a goodwill gesture towards the family of the deceased officer and also bring more loyalty from the serving employees towards the Bank, the Association and the Credit Society.

Important Provisions : Some important provisions are under :

Interest on Loan Accounts :

- The interest on loan accounts of a deceased employee may be **waived** for the period from the date of death of the employee to the date of closure of loan accounts, subject to some stipulations.

The above provision is available in respect of Housing loan under Individual Housing loan Scheme, Conveyance loan, Personal loan, Computer loan and Relief loan for Natural Calamities. However, this provision is **not** applicable if housing loan is allowed to continue for repayment to be made by legal heirs after the repayment to be made by legal heirs after the death of the employee.

(e-Cir/CDO/P&HRD-IR/99/2008-09)

Furniture & Electronic Items :

- In case of death of an officer while in service, the family of the deceased officer should be given furniture and electronic items **free-of-cost** and the book-value of the same should be written off from the Bank's books.

(e-Cir.CDO/P&HRD-PM/10/2010-11)

Group Insurance Scheme :

- A Group Insurance Scheme for all permanent employees of the Bank was introduced w.e.f. 7th February 2007. The scheme gives an insurance cover of Rs. 2.00 Lac to such employees who have been allotted PF Index Number as on the date of commencement of the policy, i.e., 7th February 2007.

(e-Cir. CDO/P&HRD-IR/1/2010-11)

Swarnaganga Policy :

- The nominees of officers eligible for benefits under Swarnaganga Policy of SBI Life should be educated to lodge the claims properly/expeditiously (detailed separately).

Home Loan & Car Loan Borrowers :

- Our Home Loan and Car Loan borrowers (including our employees) who opt for the Scheme are covered under a Personal Accident cover in tie-up with New India Assurance Company Ltd. to the extent of initial loan amount sanctioned **irrespective** of the outstanding. Maximum liability under the policy is Rs. 40 Lac per account and the claim is to be made within 60 days from the date of the accident.

(e-Cir. NBG/PBU/HL/7/2007-08)

Leave Encashment :

- Upon death of officers, the legal representatives get amount of leave encashment. The spouse of the officer may claim it **without legal representation**, on furnishing an Indemnity Bond and two sureties.

Residential Accommodation :

- Request from the dependant of the deceased officers may be considered by the appropriate authority sympathetically for continuance of the residential accommodation. In deserving cases, it may be allowed up to the current academic session of the school/college-going children of the deceased officer.

Adhikari Sahakari Sakh Samiti :

- If the deceased officer is member of the SBI Adhikari Sahakari Sakh Samiti, Bhopal :
On the death of the member during active service, Rs. 5 Lac is paid to the nominee of the member immediately (**after** adjusting the outstanding loan amount).

Officers' Association :

- On the death of the member during active service, a lump sum amount of Rs. 2 Lac is paid to his/her nominee by the S.B.I. Officers' Association, Bhopal Circle : effective from 01.05.2014.
- However, if a member dies in harness/penury, the death relief is decided in the meeting of the Central Committee of the Association.

PRECAUTIONS:

Our esteemed members are advised to **insure** all their loans immediately so that their dependents, in worst case, shall not come on road in their absence.

Besides these, the family should inform the Association representative in case of any type of incident. They will do their best to help the dependents of the deceased officer.

22.2 SCHEME FOR EDUCATIONAL SUPPORT TO CHILDREN OF THE DECEASED EMPLOYEE.

Circular No.: CDO/P&HRD-PM/33/2020 - 21 Date: Fri 4 Sep 2020

The primary aim of the scheme is to provide financial support to the dependent children of the deceased employees up to the age of 21 years or till the completion of Graduation, whichever is earlier. A special fund in the name of "Deceased Employee's Children Welfare Fund" will be created for the purpose.

The salient features of the Scheme are as under:

- Eligibility: The dependent children of the permanent and confirmed deceased employee.
- Coverage: Maximum 2 dependent children from the age of 3 years to 21 years or completion of graduation or any technical and specialization courses, whichever is earlier.
- Stages of Education as per new guidelines - (18 years as under)
 - Stage-I: Foundational (Up to Class II) - 5 years
 - Stage-II: Preparatory (Up to Class V) - 3 years
 - Stage-III: Middle (Up to Class VIII) - 3 years
 - Stage-IV: Secondary (Up to Class XII) - 4 years
 - Stage-V: Graduation - 3 years
- Financial Assistance (per month / per child)
 - Stage-I: Rs.2000
 - Stage-II: Rs.3000
 - Stage-III: Rs.5000
 - Stage-IV: Rs.5000
 - Stage-V: Rs.7500
- Existing provisions of continuation of scholarship to meritorious children studying in Elite Institutes post death of the employee will continue.
- Yearly payment of the financial assistance as above to be made strictly on completion of the course and

submission of certificate to the effect of completion of yearly examination by the dependent children of the deceased.

- vii. Amount eligible shall be paid yearly by way of reimbursement under selfcertification by the dependent family of the deceased.
- viii. Payment of aforesaid financial assistance will be made irrespective of income / earning of spouse and other dependent family members.
- ix. The Scheme is not applicable where compassionate appointment is given to the dependent.

22.3 INTRODUCTION OF SCHEME: "ATOOT" PROVISION FOR IMMEDIATE SUPPORT TO THE FAMILY ON DEATH OF EMPLOYEES WHILE IN SERVICE

Circular No.: CDO/P&HRD-PM/54/2019 – 20 Date: Wed 13 Nov 2019

i. Financial support for Funeral Expenses:

Rs. 20,000/- (in cash) to the Next of Kin (NOK) of the deceased employee. (By debit to Bank's Charges A/c) *(Definition of Next of Kin (NOK) for the purpose of this scheme would be employee's closest living blood relative/s, preferably dependents or the person who performs last rites, such as spouse, children, parents, brothers, sisters etc. in that order.)*

ii. Support in case death occurs at other places, for transportation of mortal remains of the deceased employee at Bank's cost and other related cost as specified:

In eligible cases, mortal remains of the deceased employee may be transported at Bank's cost. The cost ceiling shall be as under:

Nature of support *	Cost ceiling **	
	By Air	By Road (Outside Municipal Limits)
Embalming Cost	Rs.15,000/-	Rs.15,000/-
Cost of Coffin	Rs.10,000/-	Nil
Transportation Cost	Rs.30,000/-	Rs.20,000/-
Travelling expenses (TA) for Escort	May be admissible to one member of the family for the journey performed by air/ steamer/ rail/ road to reach the place of death to enable him to accompany the mortal remains of the deceased employee.	

* As applicable/ wherever required.

** To be paid on the basis of actual bill/ receipt. It will be exclusive of GST/ taxes, if any. Bank will bear the taxes/ GST, wherever applicable.

** By air transportation shall be permissible if distance is more than 300 kms.

- The above may be reimbursed/ paid to the NOK if expenditure incurred by them or to the concerned officer if arranged by the Bank.

- The concerned Branch/ Departmental/ Office head will be empowered to sanction the total cost as above.

iii. **Non-Financial Support:**

Bank will extend all possible support to the family of the deceased employee in the following:

- a. If the family members are not stationed locally, arrange for their stay at Bank's Guest House/ Holiday Home on priority basis.
- b. If necessitated organize to keep the body in mortuary/ Arrange for preservation of the body till NOK comes.
- c. Necessary arrangements for processing and transportation of the body
- d. If NOK desires to take the body to a different place (may be the native place of the deceased or the place where his/her family stays), necessary arrangements are to be made for processing and transportation of the body.
- e. Facilitate in obtaining Death Certificate from registered doctor, inform police, Post Mortem / Post Mortem Report, Copy of FIR of local police station or detailed police information note/ Inquest Panchnama/ Spot Panchnama etc. as applicable,
- f. A staff member shall be officially deputed to accompany the body, if required, who should return only after the funeral.
- g. The Standard Operating Procedures (SOP) for various aspects of the scheme, has been placed as '**Annexure**' in the above circular. For more details, refer the above Circular.

CHAPTER - 23 : COMPENSATION SCHEMES IN SBI

Current Ref. : e-Cir/494/2012-13.

Scheme No.-I : Payment of compensation to bank employees in the event of death/disability/serious injury while on duty.

Scheme no.-II : Payment of compensation to bank employees/ members of public/customers who are killed/injured in the bank robberies, terrorist incidents, including left-wing extremism and reward to those who actively resist them.

The Government of India has recently reviewed the package of compensation/reward and advised the modified guidelines. The salient features of the revisions/ modification to the existing Scheme-I & II are detailed as under : w.e.f. 04.08.2012 :

Scheme No.-I:

<i>Cadre</i>	<i>Earlier Ceiling</i>	<i>Revised Ceiling</i>
Supervising Staff	Rs. 5 Lac	Rs. 10 Lac

23.1 MODIFICATION IN “SCHEME-I” FOR PAYMENT OF COMPENSATION TO BANK EMPLOYEES IN THE EVENT OF DEATH/DISABILITY/SERIOUS INJURY WHILE ON DUTY

Circular No.: CDO/P&HRD-PM/92/2019 - 20 Date: Mon 30 Mar 2020

Circular No.: CDO/P&HRD/PM/59/2021-22 dated: 13/10/2021

Bank Employees in the event of death/ disability/ serious injury while on duty are covered under the Scheme-I for payment of compensation to bank employees in the event of death/ disability/ serious injury while on duty. On account of spread of Novel Corona virus (Covid-19), our Bank Staff are serving the customers and country at large, Keeping into view the special circumstances of outbreak of Covid-19 pandemic, it has been decided to extend the provisions of the captioned scheme to cover employees affected on account of Covid-19 disease. Accordingly, any employee affected due to the Covid-19 disease while on duty or otherwise, in the event of death, shall be covered under the “Scheme-I” for payment of compensation. The cash compensation in such cases would be Rs.20.00 lacs, for all categories of Permanent Employees in the Bank.

SCHEME OF CASH COMPENSATION TO BANK EMPLOYEES IN THE EVENT OF DEATH/DISABILITY/ SERIOUS INJURY WHILE ON DUTY DEATH DUE TO COVID-19 DISEASE: CASH COMPENSATION OF Rs. 20 LACS.

Circular No.: CDO/P&HRD-PM/107/2021 – 22 Dated 2 Mar 2022

In terms of extant provision, any employee affected due to the Covid-19 disease while on duty or otherwise, in the event of death, is covered under the “Scheme-I” for payment of compensation. The cash compensation of Rs. 20 Lacs in such cases is paid to family of deceased staff, for all categories of Permanent Employees, as per the scheme. Bank have reviewed the position and advise that Cash Compensation of Rs. 20 Lacs shall be paid to the family of the deceased employee without any reference to the financial condition of the family in case of death due to Covid-19 under the Scheme.

Scheme No.-II : Detailed below.

23.2 COMPENSATION TO BANKS EMPLOYEES/GENERAL PUBLIC WHO ARE KILLED IN BANK ROBBERY, TERRORIST INCIDENTS INCLUDING LEFT-WING EXTEREMISM (W.E.F. 04.08.2012)

Ref. : e-Cir/494/2012-13.

The Govt. of India vide letter F.No. 6/4/2012-IR dated 3rd July, 2012 has revised the scheme and instructed the CMDs of different banks to get the scheme approved in their respective Boards. The salient features of the scheme are furnished below :

- i) In case of death of an employee as a result of or during bank robbery or attacks by terrorists, including left-wing extremism on bank employees, the family of deceased will be given compensation by the bank as follows:

In case of death of Officers : 20 Lac (all officers)

- ii) The banks concerned will look after educational expenses of the children of the deceased upto and inclusive of graduation.
- iii) The bank will give immediate employment to one member of the family of the deceased in accordance with the guidelines of compassionate appointment. In case none is able to immediately take up employment, the Entitlement will be held in abeyance till one of the members of the family becomes eligible for and is in a position to take up such appointment. In case compassionate employment is not taken up, the pay and allowances last drawn by the deceased may be extended to the family till one of the children of the family reaches 21 years of age or till the date on which the deceased would have retired in normal course, whichever is earlier. Such payment of pay and allowance will be available only if the dependent is not gainfully employed elsewhere.
- iv) The loans for housing etc. which might have been availed of by the employee may be transferred to the family member if any compassionate appointment is given, irrespective of his/her normal eligibility. If compassionate employment is not sought by the family, the interest part may be waived and only principal be recovered from the compensation/other dues payable.
- v) In respect of the persons other than the Bank employee who may get killed as a consequence of or during robberies and/or attack of terrorists, the bank will pay a lumpsum compensation of Rs.3 Lac to the family of the deceased.
- vi) In case of Bank employees/customers/members of public who actively resist bank robberies and terrorists attacks on bank, the bank may consider a Cash reward not exceeding 2 Lacs. In addition, the bank employees may be given an out of turn promotion, if they satisfy the minimum conditions of eligibility prescribed for direct recruits to the post but without reference to the number of years of service rendered. Employees not covered for criterion for promotion may be allowed three advance increments in their existing grade on a permanent basis.
- vii) All expenses for treatment of injury caused during or at the time of resisting bank robbery/terrorist attack on banks, including hospitalization of the victims (bank employees/members of public/customers) shall be borne by the bank.
- viii) The cash reward mentioned in clause (vi) above will be in addition to the compensation, if any, to which the person may be entitled to under the provisions of various Acts/Rules governing him/her.
- ix) These guidelines shall be uniformly applicable throughout the country, including North-East and in left-wing extremist areas. It may also be ensured that no parallel scheme may be run by the Bank in this regard.

23.3 DELEGATION OF ADMINISTRATIVE POWERS RELATING TO STAFF MATTERS CHANGE IN AUTHORITY STRUCTURE IN REGARD TO SANCTION OF CASH COMPENSATION/REWARD FOR DEATH/INJURY ON DUTY/WHILE ACTIVELY RESISTING DACOITY, ROBBERY, TERRORIST INCIDENTS INCLUDING LEFT WING EXTREMISM/DEATH DUE TO COVID-19.

Circular No.: CDO/P&HRD-PM/43/2020 - 21 Date: Fri 23 Oct 2020

Particulars	Existing authority	Revised Authority
Compensation/ Reward for Death/ injury on Duty/while actively resisting dacoity, robbery, terrorist incidents including left-wing extremism/Death due to COVID-19	DMD (COO) for officers posted in Circle/DMD (HR) & CDO for officers posted in CC Establishment. (The Circle CGM may disburse cash compensation/ reward pending sanction by the competent authority, provided there is no deviation from the Scheme and obtain post facto sanction.)	Circle: CGM (Circle) for officers/ employees posted in Circle. (The sanctioned applications may be put up to DMD (COO) for control purpose on monthly basis). CC/CC Establishments: CGM (HR) for officers/employees posted in CC/CC Establishments.(The sanctioned applications may be put up to DMD (HR) & CDO for control purpose on monthly basis).

**23.4 SBI SCHEME FOR COMPASSIONATE APPOINTMENT IN EXCEPTIONAL CIRCUMSTANCES
REVISED SBI SCHEME FOR PAYMENT OF EX-GRATIA LUMP SUM AMOUNT IN LIEU OF COMPASSIONATE APPOINTMENT (CDO/P&HRD-PM/65/2014-15, DT.27.12.2014)**

All Public Sector Banks can have the options i.e, Compassionate appointment or payment of lumpsum ex-gratia amount. The ECCB of SBI has approved continuation of following two schemes duly modified as under:

- Scheme for Compassionate appointment in exceptional circumstances (as per Annex-I and 'B-1' 'B-2').
- Modified Scheme for payment of ex-gratia lumpsum amount in lieu of Compassionate Appointment.

23.5 REVISED SCHEME FOR COMPASSIONATE APPOINTMENT

Circular No.: CDO/P&HRD-PM/90/2020 - 21 Date: Tue 16 Mar 2021

Circular No.: CDO/P&HRD-PM/92/2020 – 21 Dated: 17 Mar 2021

Circular No.: CDO/P&HRD-PM/34/2021 – 22 Dated: 20 Jul 2021

FEATURES OF REVISED SCHEME FOR COMPASSIONATE APPOINTMENT IN STATE BANK OF INDIA

COVERAGE

To a dependent family member of permanent employee of the State Bank of India, who,

(i) dies while in service (including death by suicide)

(ii) is retired on medical grounds due to incapacitation before reaching the age of 55 years

(incapacitation is to be certified by a duly appointed Medical Board in a Government Medical College/Government District Head Quarters Hospitals/Panel of Doctors nominated by the Bank for the purpose).

For the purpose of the Scheme, "employee" would mean and include only a **confirmed regular permanent** employee who was serving full time or part-time on scale wages at the time of death/ retirement on medical grounds before reaching age of 55 years and does not include any one engaged on contract/temporary/casual or any person who is paid on commission basis.

AUTHORITY COMPETENT TO MAKE COMPASSIONATE APPOINTMENT

Appointment under the scheme shall be made only with the prior sanction of the Competent Authority as detailed under:

- (i) For employees working in Circles - The Circle CGM
- (ii) For employees working in Corporate Centre/its establishments-The CGM (HR)

POSTS TO WHICH APPOINTMENTS CAN BE MADE

The appointment shall be made in the clerical and sub-staff cadre only.

ELIGIBILITY

Applicant for compassionate appointment should be eligible and suitable for the post in all respects under the provisions of relevant recruitment rules.

Age: -

- i. The Minimum age for clerical cadre will be 20 years and for sub-staff cadre 18 years.
- ii. The Upper age limit and its relaxations for SC/ST/OBC/PWDAs/Ex-servicemen / widow candidates will be as per the prevalent recruitment policy of the Bank for the relevant post and category.

Qualification: -

- i. A Degree (Graduation level) from a recognized University, or any equivalent qualification recognized as such by the Central /State Government is required for appointment in clerical cadre as minimum qualification for all dependents including the widow.
- ii. For appointment in subordinate cadre, the candidate should pass minimum Eighth standard or its equivalent.
- iii. In case a widow, who has not passed class VIII, is to be offered a job in the subordinate cadre, it would be enough if she is literate enough to read in the regional language and /or Hindi or English. Where, however, reading is not essential for performance of the job to be offered, this requirement need not be insisted upon and it should suffice if she can merely sign.

Financial Condition of the family:

The family is indigent and deserves immediate assistance for relief from financial destitution. The following guidelines should be taken into account for determining the financial condition/eligibility for compassionate appointment of dependents of the family:

Compassionate Appointment will be sanctioned to the dependents of the deceased /premature retired employee where the monthly income of the **family will be less than 75% of the last drawn gross salary.**

Others:-

- i. Applicant must be an Indian citizen.
- ii. In case more than one dependent are eligible for appointment, the Bank will have the right to offer appointment under the scheme to the better qualified and most suitable dependent.
- iii. In case of both the employee and the spouse are no more, and the request is received from one of the dependents, a letter of disclaimer from other dependents in the form of a sworn affidavit should be insisted upon.

Exclusion

- i) The dependents of employee who completed the age of 60 years at the time of their death but had not actually retired on account of the provision regarding retirement on last day of the month, are not covered under the Scheme.

- ii) The dependents of employee charge sheeted for obtaining employment by producing false caste certificate but who had expired during pendency of disciplinary proceedings will not be entitled for compassionate appointment.
- iii) Where disciplinary action was not concluded i.e. pending at the time of death of the employee, compassionate appointment can be sanctioned, if otherwise, eligible.

EXEMPTIONS

Compassionate Appointments under the Scheme are exempted from observance of the following requirements:

- (a) Normal Recruitment Procedure i.e., without the agency of selection like IBPS/ Employment Exchange, Recruitment Board of Bank, etc.
- (b) The ban orders on filling up of posts issued by any controlling authority.

MISSING EMPLOYEE

Cases of missing employees are also covered under the scheme for compassionate appointment subject to the following conditions: -

A request to grant the benefit of compassionate appointment can be considered only after a lapse of at least 2 years from the date from which the Employee has been missing, provided that:

- (i) an FIR to this effect has been lodged with the Police, (ii) the missing person is not traceable, and
 - (iii) the competent authority feels that the case is genuine;
- This benefit will not be applicable to the case of an Employee: -
- (i) who had less than 2 years to retire on the date from which he has been missing; or
 - (ii) who is suspected to have committed fraud or suspected to have joined any terrorist organization or suspected to have gone abroad.

Compassionate appointment in the case of a missing employee also would not be a matter of right as in the case of others and it will be subject to fulfillment of all the conditions, including the availability of vacancy, laid down for such appointment under the scheme.

While considering such a request, the results of the Police investigation should be taken into account.

A decision on any such request for compassionate appointment shall be taken only at the level of the DMD (HR) & CDO of the Bank.

REVISED SCHEME FOR COMPASSIONATE APPOINTMENT MODIFICATIONS IN THE SCHEME

Circular No.: CDO/P&HRD-PM/17/2022 - 23 Dated 15 Jun 2022

The modifications in the "Revised Scheme for Compassionate Appointment" shall be applicable retrospectively w.e.f. 24.03.2020 only for COVID-19 deaths and w.e.f. 24.02.2021 for all other death cases or retirement on medical grounds due to incapacitation before reaching the age of 55 years under the scheme. In cases, where the compassionate appointment applications of the dependent family members have been declined under the above scheme and (or) family members have received Ex-gratia under "Scheme for payment of Ex-gratia in lieu of Compassionate Appointment", such dependent family members may apply / reapply under the modified guidelines of "Revised Scheme for Compassionate Appointment" within a period of 3 months from date of the circular. Further, DMD (HR) & CDO shall be the competent authority to permit additional grace period of 3 months for making such application on case to case basis after ascertaining

satisfactory reasons for such delay. However, for this purpose, the cases of COVID 19 death on or after 24.03.2020 and other cases on or after 24.02.2021 shall only be re- considered under the scheme. In the event that, a dependent family member is considered eligible for compassionate appointment under the modified guidelines of the scheme and is sanctioned the same, he/she will be required to refund the entire amount so received under "Scheme for payment of Ex-gratia in lieu of Compassionate Appointment" along with interest @ applicable Term Deposit interest rate for the period (i.e., the period from date of receipt of the amount to date of refund before appointment). The appointing authority will ensure recovery of the monies so determined before on boarding the dependent family member under the scheme.

Annexure-I

**MODIFICATIONS IN "REVISED SCHEME FOR COMPASSIONATE APPOINTMENT"
IN STATE BANK OF INDIA**

"Revised Scheme for Compassionate Appointment in State Bank of India".

Sl. No MODIFICATIONS

(I) DELEGATION OF DISCRETIONARY POWER FOR RELAXATION OF UPPER AGE LIMIT FOR SPOUSE

Extant Instruction	Revised Instruction
Where no dependent within the prescribed age limit is available for employment, the DMD (HR) & CDO may, in his/her discretion, relax the upper age limit upto a maximum of five years. The lower age limit should, however, in no case be relaxed.	In the event where no dependent within the prescribed age limit is available for appointment, the below prescribed relaxations in the upper age shall be applied under the scheme. i) For spouse as the applicant under the scheme, the upper age limit as prescribed under the scheme may be relaxed up to 15 years subject to maximum entry age of 50 years. The maximum entry age for this purpose would mean the upper age limit for the post applied inclusive of all eligible relaxations available for the applicants under the scheme (a. eligible age relaxations for SC / ST / OBC / PWD / Ex- servicemen / Widow candidates as per prevalent recruitment policy plus b. prescribed age relaxation under the scheme by the Bank). ii) For applicant other than spouse, the existing provision of maximum 5 years relaxation in upper age will continue under the scheme. iii) The above relaxations shall be applied uniformly without discretion subject to fulfilment of all other norms by the dependent applicants under the scheme. iv) However, the lower age limit for the posts under the scheme shall in no case be relaxed.

(II) FIXATION OF UPPER AGE LIMIT FOR SUB-STAFF UNDER REVISED SCHEME FOR COMPASSIONATE APPOINTMENT

Extant Instruction	Revised Instruction
The upper age limit for appointment of Sub-staff on Compassionate ground is fixed as per the prevalent recruitment policy of the Bank for the relevant post and category.	The upper age limit for appointment of Sub-staff cadre on Compassionate ground shall be 28 years. All the reserved category relaxations for recruitment shall be available as per Govt. policy / guidelines. Further, the above relaxations of upper age by the Bank under the scheme shall also be available over and above the prescribed upper age limit in eligible cases.

(III) AUTHORITY STRUCTURE FOR REJECTION OF APPLICATION UNDER REVISED SCHEME FOR COMPASSIONATE APPOINTMENT					
Extant Instruction		Revised Instruction			
Rejection of any proposal under the scheme shall be approved by DMD (HR) & CDO on recommendation of the Circle CGM / CGM (HR).		The rejection of the application under Revised Scheme for Compassionate Appointment shall be vested with respective sanctioning authority subject to review by authorities as mentioned below:			
		Sl. No	Applications for compassionate appointment	Competent Authority for rejection of applications	Reviewing Authority for rejection of applications
		a.	For employees working in Circles	CGM of the Circle	DMD (HR) & CDO
		b.	For employees working in CC and CC establishments	CGM (HR)	
		(Consolidated report of rejection of applications to be submitted on monthly basis to Corporate Centre for review by appropriate authority)			
(IV) DEFINITION / CRITERIA OF THE TERM “WHOLLY DEPENDENT” FOR REVISED SCHEME FOR COMPASSIONATE APPOINTMENT					
Extant Instruction		Revised Instruction			
In terms of extant provisions of the scheme, the eligible dependent family members are defined under the scheme as under; a. Spouse; or b. Wholly dependent son (including legally adopted son); or c. Wholly dependent daughter (including legally adopted daughter); d. or Wholly dependent brother or sister in the case of unmarried employee.		The eligible dependent family members under the scheme will be; a) Spouse; or b) Wholly dependent son (including legally adopted son*); or c) Wholly dependent daughter (including legally adopted daughter*); or d) Wholly dependent brother or sister in the case of unmarried employee			
		(*legally adopted son or daughter as the dependant family member shall be considered only if the adoption was done prior to the demise of the employee / retirement on medical grounds due to incapacitation before reaching the age of 55 years.) Further, the term “Wholly dependent” for the compassionate appointment under the Revised Scheme for Compassionate Appointment shall mean such member of the family having a monthly income not exceeding ₹ 16,000/- p.m.			
(V) DETERMINATION OF AGE ELIGIBILITY WITH REFERENCE TO THE DATE OF DEATH / RETIREMENT ON MEDICAL GROUND DUE TO INCAPACITATION BEFORE ATTAINING THE AGE OF 55 YEARS					
Extant Instruction		Revised Instruction			
The age eligibility of the applicant under the scheme shall be determined with reference to the date of application not		The age eligibility of the applicant under the scheme shall be determined with reference to the “Date of Death” in case of death of employee in service and “Date of Retirement” in			

the date of appointment. However, in the event of death of serving employee due to COVID-19, "Date of death" is considered for reckoning the age eligibility instead of date of application. As per the existing timeline for submission of application under the scheme, the request for compassionate appointment should be submitted:- (i) Within six months from date of death / retirement on medical grounds due to incapacitation before reaching the age of 55 years. (ii) In cases where, the dependent family are not ready to submit the application for compassionate appointment in view of the fact that the dependent child is minor and may wait to attain the eligible age and qualification etc. required for the position under compassionate ground, "five years shall be the outside limit in all cases and no proposals for compassionate appointment of a dependent will be considered after five years from the date of death of employee retirement of the employee on medical ground". (iii) In case of death of both the employee & spouse simultaneously / separately due to COVID-19, leaving behind minor child/ children, the dependent sole child / eldest child (in case more than one surviving child) shall be permitted to apply for appointment under compassionate ground on becoming eligible as per the age criteria applicable for the post applied, even after 5 years from the date of death of the employee. However, as on date of application the age of dependent sole child / eldest child (in case more than one surviving child) should be 21 years or less than 21 years.	case of employee retired on medical grounds due to incapacitation before reaching the age of 55 years. However, "Date of application" shall be considered for reckoning the age eligibility in case the applicant is minor as on the date of death / retirement on medical grounds due to incapacitation before reaching the age of 55 years of the employee. The request for compassionate appointment should be submitted:- (i) Within six months from date of death in case death of employee and within two months from date of retirement in case of retirement on medical grounds due to incapacitation before reaching the age of 55 years. (ii) In cases where, the dependent family are not ready to submit the application for compassionate appointment in view of the fact that the dependent child is minor and may wait to attain the eligible age and qualification etc. required for the position under compassionate ground, "five years shall be the outside limit in all cases and no proposals for compassionate appointment of a dependent will be considered after five years from the date of death of employee / retirement of the employee on medical ground". (iii) In case of death of both the employee & spouse simultaneously / separately due to COVID-19, leaving behind minor child/children, the dependent sole child / eldest child (in case more than one surviving child) shall be permitted to apply for appointment under compassionate ground on becoming eligible as per the age criteria applicable for the post applied, even after 5 years from the date of death of the employee. However, as on date of application the age of dependent sole child / eldest child (in case more than one surviving child) should be less than or equal to 21 years. (iv) Applicants seeking extension of time for submission of application in case of para (ii) & (iii) above have to submit their extension request within six (6) months from date of death in case of death of employee and within two (2) months from date of retirement in case of retirement on medical grounds due to incapacitation before reaching the age of 55 years. The competent authority for such approval of extension of time for submission of application shall be same as the authority to sanction Compassionate Appointment under the scheme.
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(VI)	UNIFORM POSTING POLICY FOR APPOINTEES UNDER THE REVISED SCHEME FOR COMPASSIONATE APPOINTMENT	
	Extant Instruction	Revised Instruction
	As per the extant provisions, appointments under the 'Revised Scheme for Compassionate Appointment' are done in Award Staff i.e., Clerical and Sub-ordinate cadre. The Circles/Verticals where the deceased employees were last posted, usually conduct the processing of application under Compassionate Appointments and upon approval absorb the appointees in the same Circles / verticals as per the prevalent practice.	Applicants under Revised Scheme for Compassionate Appointment will be provided with a one-time option during application to exercise their choice for place of posting. No further request of any change in place of posting shall be considered in future. However, Bank reserves the right to transfer the appointee as per Bank's exigencies and extant transfer policy of respective cadre.

23.5(a) COVID19 MEASURES DEATH DUE T COVID-19 DISEASE INCLUSION OF POST-COVID DEATH CASES UNDER:

(I) THE SCHEME OF CASH COMPENSATION TO BANK EMPLOYEES IN THE EVENT OF DEATH/ DISABILITY/SERIOUS INJURY WHILE ON DUTY

(II) REVISED SCHEME OF COMPASSIONATE APPOINTMENT.

Circular No.: CDO/P&HRD-PM/46/2021 – 22 Dated:7 Sep 2021

The following modifications in the captioned scheme:

- ① All death cases due to Post-Covid complications within six months after the employee is diagnosed Covid Positive shall be treated as **death due to Covid-19 disease** and should be duly supported by Doctor's advice certifying it as "Covid related death".
- ① Eligible dependent family members in respect of all such death cases where the employee dies due to post-Covid complications within six months of last such infection shall be considered for compassionate appointment w.e.f. 24.03.2020.
- ① Six months period will be considered from the date of last Positive RT- PCR/RAT/TRUNETT reports.

23.6 PENURY NORMS :

While the stipulation of monthly income of family less than 75% may remain, the following relaxation in primary calculation may be made:

- a) Income from other sources and presumed notional income from net corpus (other than terminal benefits received from Bank) not to be reckoned while calculating the monthly income of the family.
- b) SBI Life Insurance claim received not be taken into account while calculating total Investments.
- c) Loans raised from officers/employees co-operative credit societies may be included as liabilities.

The effect of the above would be that while determining the financial condition of the family the following income/liabilities will be taken into account:

INCOME:

Terminal benefits – PF, gratuity, and leave encashment (no change). (ii) LIC and other insurance policies (no change).

LIABILITIES:

- i. Loans and other dues payable to Bank (no change).
- ii. Loans raised from credit societies and other financial institutions. Without approval of the Bank (These will be adjusted first from the other liquid assets of the deceased) (no change)

23.7 REVISED SCHEME FOR PAYMENT OF EX-GRATIA AMOUNT IN LIEU OF COMPASSIONATE APPOINTMENT:
Circular No.: CDO/P&HRD-PM/33/2020 - 21 Date: Fri 4 Sep 2020

The revised Scheme of Ex-gratia payment in case an employee dies during harness is as under:

- (i) To provide relief to the bereaved family and to enable them to recover from the shock, it has been decided to continue to pay salary, as existing, for a period of 12 months or till the age of notional superannuation of deceased employee, whichever is earlier.
- (ii) An amount of lumpsum fixed Ex-gratia will be paid now, replacing the existing Ex-gratia structure.
- (iii) In case of supervising staff, where leased accommodation or Bank's accommodation is provided, additional 3 months over and above 2 months period allowed in case of retirement (total 5 months) will be permitted along with upkeep allowances to the family members of the deceased employee.
- (iv) Family pension, where applicable, would be paid as usual to the family members as per the Pension Fund Rules of the Bank in addition to Ex-gratia.
- (v) Dependents will not be eligible for any increment / revised salary falling due after the date of death. However, any revision in wages with effect prior to the date of death shall be paid along with arrears if any, to the family of the deceased employee.

Revised Ex-gratia Structure

S.No	Category	Existing Scheme Ex-gratia (maximum)	Revised Scheme Proposed Lump sum Exgratia *
1	JMGS-I	14	18
2	MMGS-II	14	18
3	MMGS-III	14	18
4	SMGS-IV	14	21
5	SMGS-V	14	21
6	TEGS-VI	14	30
7	TEGS-VII	14	30
8	TEGSS-I	14	30
9	TEGSS-II	14	30

*Claim under Sampooran Suraksha Scheme will be paid upto 07.02.2021. Till then the fixed Ex-gratia amount will be paid after deducting the Sampooran Suraksha claim amount. From 08.02.2021 Sampooran Suraksha Scheme will be discontinued and total amount of revised Ex-gratia will be paid. Further the cash compensation amount of Rs.20 lacs payable in case of death on account of Covid-19, will continue to be paid as hitherto.

- The minimum amount of ex-gratia shall be paid to all cases where the monthly income is more than 75% of the last drawn gross salary (net of taxes) so that no family of the deceased employee is deprived of ex-gratia lumpsum amount.

- The dependents of deceased employees falling under Scheme(A) i.e., where death is treated as in Exceptional Circumstances? will have the option to choose either compassionate appointment or Ex-gratia lump sum amount as per the eligibility under the scheme.
- However, in all other cases of death as also in case of premature retirement due to incapacitation before reaching the age of 55 years, only ex-gratia lumpsum amount will be paid as per the eligibility and no compassionate appointment will be considered.
- All other instructions relating to the scheme for payment of ex-gratia lumpsum amount shall remain unchanged.
- Both the modified schemes will be effective from 05.08.2014 and all cases of death/premature retirement on medical ground occurred before 05.08.2014 will be dealt with as per the respective old schemes.

REMOVAL OF PENURY NORMS: (CDO/P&HRD-PM/16/2017-18, dt.25.05.17) w.e.f. 01.04.2017)

The ECCB has approved the removal of condition of penury norms for calculation of ex-gratia for expeditious release of ex-gratia in all eligible cases. This will also help the family of the deceased employee to tide over the immediate financial / liquidity crisis due to untimely death of bread earner. After removal of penury norm an ex-gratia will be calculated as under:

- The calculation of ex-gratia will be done @60% of the last drawn gross salary(net of taxes) for each month of remaining service of the employee up to the age of superannuation at the time of his death/ incapacitation, subject to the prevailing cadre wise ceilings and floor amount.
- If the amount so calculated is more than the cadre wise ceiling, the maximum ceiling amount will be paid.
- If the amount comes to less than 50% of cadre wise ceiling, the minimum floor amount i.e., 50% of cadre wise ceiling will be paid.
- If the amount is more than 50% but less than the cadre wise maximum ceiling, the actual amount so calculated will be paid.

All cases of death/premature retirement on medical ground occurred before 01.04.2017 will be dealt with as per the old scheme.

23.8 PAYMENT OF PART EX-GRATIA TO THE DEPENDENTS IMMEDIATELY AFTER THE DEATH OF EMPLOYEE: (CDO/P&HRD-PM/16/2016-17 dated 06.05.2016)

To provide immediate monetary assistance to the family of the deceased employee to mitigate the sufferings of the bereaved family, The CHRC has approved a scheme for part release of ex-gratia for a uniform amount of Rs.100000/- irrespective of category/grade of deceased employee immediately after the death of the employee.

The amount will be released to family member by credit to bank account in following sequence.

- Spouse, if alive.
- If spouse is not alive, senior of the dependent children as declared in HRMS under personal details.
- Dependent parents as declared in HRMS under personal details. Among parents, mother will have preference.
- In case of known dispute, no amount will be disbursed.
- The amount will be released on submission of proof of death and an application cum undertaking in plain paper as per annexure
- Branch Manager / Immediate controller in case of administrative office of the Branch / Department where the employee was posted at the time of death will be the competent authority to disburse the amount after strict verification of facts. A control return in this effect will be submitted to next higher authority
- The amount will be paid by debit to Branch/AO/Corporate Centre Suspense Account, to be adjusted against final settlement of ex-gratia amount. In case of inordinate procedural delay of more than 90 days in settlement of ex-gratia amount, the said Branch Manager/immediate controller can adjust the amount against terminal benefit being released to the family. A suitable clause has been incorporated in this regard in the application-cum-undertaking.

- The scheme will not be applicable to cases of premature retirement on medical ground due to incapacitation before reaching 55 years of age. In cases where employees had attained age of 60 years at the time of death and had not actually retired on account of the provision regarding retirement on the last day of the month or for any other reason shall not be covered under the Scheme as they are otherwise not eligible for ex-gratia.

23.9 PAYMENT OF COMPENSATION TO BANK EMPLOYEES IN THE EVENT OF DEATH/DISABILITY / SERIOUS INJURY WHILE ON DUTY (CDO/P&HRD-PM/28/2012-13 dt. 17.08.2012)

The cash compensation payable to the employees of the Bank in the event of death and permanent disablement / serious injury resulting in cessation of service has been revised as under:

Cadre	Existing Ceiling	Revised Ceiling
Supervising Staff	Rs. 5 lakhs	Rs. 10.00 lakhs

23.10 PAYMENT OF COMPENSATION TO BANK EMPLOYEES/MEMBERS OF PUBLIC/CUSTOMERS WHO ARE KILLED/INJURED IN THE BANK ROBBERIES, TERRORIST INCIDENTS INCLUDING LEFT-WING EXTREMISM AND REWARD TO THOSE WHO ACTIVELY RESIST THEM.

The Scheme was introduced in 1986 and modified from time to time on the basis of guidelines received from Government of India. The details of revision/modification to the Scheme-II are as under:

- The incidents of **left-wing extremism attacks** are included in this scheme in addition to Bank robbery/dacoits/terrorist attacks.
- The amount of compensation/reward has been revised as under:

Cash Compensation in the event of death:

Persons Covered	Existing Amount	Revised Amount
Executive in Scale –IV on wards	Rs. 5.00 lakh	Rs 20.00 lakh
Officers Scale I to III	Rs 3.00 lakh	Rs 20.00 lakh

23.11 CASH REWARD OTHER THAN DEATH CASES :

Persons Covered	Existing Amount	Revised Amount
Bank Employees	Rs.0.50 lakh	Rs. 2.00 lakh
Member of Public/ customers/Police personnel	Rs.0.50 lakh	Rs. 2.00 lakh

- These guidelines shall be uniformly applicable throughout the country including North-East and in left-wing extremist areas.
- Other existing provisions under Scheme No. II with respect to compassionate appointment/ payment of salary, waiver of interest and repayment of loans, educational expenses of children, out of turn promotion/additional increments, reimbursement of medical expenses, special leave etc. would continue as hitherto.

CHAPTER - 24:
SBIEDCPS :
SBI EMPLOYEES DEFINED CONTRIBUTION
PENSION SCHEME

Staff Misc. : SBIEDCPS : SBI Employees Defined Contribution Pension Scheme : Details furnished in e-Cir/39/2012-13.

Branches should deliver under acknowledgement a copy of SBIEDCPS to all categories of officers (including full-time/part-time medical officers) and employees who have joined the Bank in permanent scale (including part time) on or after 01.08.2010. A copy of their acknowledgement should be placed for record in their service files.

SBIEDCPS : Process and Roles & Responsibilities Along with **Refund Procedure** of Contributions : e-Cir/696/2012-13.

SBIEDCPS : **Process and Roles** & Responsibilities along with Refund Procedure of Contribution : e-Cir/115/2012-13.

Revised format for requesting refund of the balance in the SBIEDCPS account : Enclosed to e-Cir/696/2012-13.

SBIEDCPS : Payment of Interest : The Bank has recently restricted payment of interest on Legacy Fund balances of the employees having no PRAN (Permanent Retirement Account Number) and resigned/died while in service, up to three months from the date of cessation of service/death. The revised instructions have been made effective from 01st January, 2015 : e-Cir/1290/2014-15.

SBIEDCPS : Additional Investment : Earlier a deduction limit of Rs. 1,50,000/- in computation of total income was available to an employee u/s 80 CCE of Income Tax Act . In the Finance Act, 2015, an additional tax benefit has been made available whereby any NPS subscriber can get additional tax deduction on investment upto Rs. 50,000/- under a new Section 80 CCD (1B) of Income Tax Act. This is an exclusive tax benefit available only for contribution under National Pension System (NPS) : e-Cir/1572/2015-16.

ENHANCEMENT IN EMPLOYER'S CONTRIBUTION UNDER STATE BANK OF INDIA EMPLOYEES' DEFINED CONTRIBUTION PENSION SCHEME (SBI-EDCPS)

Circular No.: CDO/P^HRD-PPFG/68/2021 - 22 Dated: 26 Nov 2021

In terms of 11th Bipartite Settlement and Joint Note dated 11.11.2020, upon receipt of Govt. approval, ECCB in its meeting dated 02nd November 2021 has approved enhancement of Bank's contribution towards NPS to 14% from the existing 10% of such pay (i.e., Basic Pay and dearness allowance on it and special pay) with effect from 11.11.2020. However, employees in SBI who are governed by NPS w.e.f. 01.08.2010 will continue to contribute 10% of such pay (i.e., Basic Pay and dearness allowance on it and special pay) as hitherto.

DEFINED CONTRIBUTORY PENSION SCHEME (DCPS/NPS) : As per 9th Joint Note dated 08.03.2024.

- (a) In partial modification of clause 11 of Joint Note dated 11th November, 2020, while the employees covered and governed under this Scheme, shall continue to pay/contribute to the Fund at 10% of the 'Pay' plus Dearness Allowance thereon, the Banks (including SBI), shall make a contribution of 14% of the 'Pay' and Dearness Allowance thereon.
- (b) The issue of exempting the additional 4% management contribution from income tax already recommended by IBA to the Government.
- (c) It is clarified that for superannuation benefit, 'Pay' shall be as per the provisions contained in clause 1 (ii) (i) of this settlement.

State Bank of India Employees' Defined Contribution Pension Scheme (SBI-EDCPS) / NPS Inclusion of PQP and FPP (Increment Component) for Mandatory Contribution Under TIER-1 of NPS

1. The ECCB in its meeting held on 04th June 2024 has accorded approval for including PQP and FPP (Increment Component) in existing 'Pay' for mandatory contribution under Tier-I of NPS by the Bank and Employees. For contribution under NPS, 'Pay' shall consist of "Basic Pay+Special Pay+PQP+FPP (increment component)".

2. These guidelines shall be effective from the month of June 2024.

CHAPTER - 25 : TRANSFER / POSTING OF EMPLOYEES WHO ARE CARE-GIVER OF DISABLED DEPENDENTS

Ref. : e-Cir/861/2014-15.

1. **Govt. Guidelines :** In terms of the Circular Letter No. CDO/PM/SPL/67 dated 25.04.2000 and as per Government of India directives vide F.No. 302/33/2/87-SCT (B) dated 05.03.1988, subject to administrative exigencies, physically handicapped persons employed in our Bank in all cadres should normally be exempted from routine periodical transfers. Such persons should not normally be transferred **even on promotion** if a vacancy exists in the same branch/office/town/City. When the 'transfer of a physically handicapped employee becomes **inevitable** on promotion to a place other than his/her original place of appointment due to non-availability of vacancy, it should be ensured that such employees are kept nearest to their original place of posting and in any case are not transferred to far off/remote places.

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

2. **Definition :** As per the Government of India guidelines now received vide F.No.3/8/2014-Welfare dated 28.07.2014 issued by Department of Financial Services, Ministry of Finance, a Government servant who is also a care-giver of disabled child may be exempted from the routine exercise of transfer / rotational transfer subject to the administrative constraints. The word 'disabled' includes :

- i) Blindness or low vision
- ii) Hearing impairment
- iii) Locomotor disability or Cerebral Palsy
- iv) Leprosy cured
- v) Mental retardation
- vi) Mental illness, and
- vii) Multiple disabilities

3. **Bank's Decision :** In view of the said guidelines issued by Government of India, the Bank has recently decided as under :

- i) The concession as available to physically handicapped employees, as mentioned in Para (1) above, may be made available to our employee who is also a care-giver of disabled dependents, i.e., disabled dependent children and spouse (even though they are not financially dependent). However, they will have to submit copy of the **physical disability certificate** issued by the designated authority in respect of their disabled dependent to the Bank. For that purpose, disabled will mean as defined by Government of India and as mentioned in para 2 above.
- ii) Rotational transfer of such employees may be done, i.e., they may be transferred within the centre keeping in view **CVC guidelines**.
- iii) In case **no vacancy** exists at present centre of posting, on promotion, these employees may be transferred at other centres, based on their choice of place, where required medical facilities are available.

4. **Recent Clarifications** : In view of the recent guidelines issued by the Government of India, the concession as available to physically handicapped employees (detailed in e-Cir/73/2016-17) may be made available to the Bank's employee who is also a care-giver of disabled dependents, i.e., disabled dependent children and spouse (even though they are not financially dependent). They will have to submit copy of the physical disability certificate issued by the designated authority in respect of the disabled dependent to the Bank. For that purpose, disabled means as defined by Government of India.

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

In case no vacancy exists at present centre of posting, on promotion these employees may be transferred.

5. Transfer / posting of employees who are care giver of differently able dependents (Cir No. CDO/P&HRD-IR/6/2016-17 dt 18.04.2016)

e-Cir No.CDO/P&HRD-IR/51/2014-15 dated 21.10.2014

e-Cir No.CDO/P&HRD-IR/34/2015-16 dated 15.07.2015

- Physically Handicapped persons employed in our Bank in all cadres should normally be exempted from routine periodical transfers. When the transfer of a physically handicapped employee becomes inevitable on promotion to a place other than original place of appointment due to non availability of vacancy, it should be ensured that such employees are kept nearest to their original place of posting and any case or not transferred to far off / remote places.
- Such concessions need not be made available to such of the physically handicapped employees who are transferred on the grounds of disciplinary actions due to their involvement in fraudulent transactions etc.
- The concessions as available to physically handicapped employees may be made available to our employee who is also a care giver of disabled dependent children and spouse (even though they are not financially dependent).
- Rotational Transfer of such employees may be done i.e., they may be transferred within the centre keeping in view of CVC guidelines.
- In case no vacancy exist at present centre of posting, on promotion these employees may be transferred at other centres, based on their choice of place, where required medical facilities are available.
- (I) Rotational transfer of such employees may be done i.e they may be transferred within the centre keeping in view of CVC guidelines.
- (ii) In case no vacancy exists at present centre of posting, on promotion, these employees may be transferred at other centres, based on their choice of place, where required medical facilities are available.

6. TRANSFER/POSTING OF EMPLOYEES WHO ARE CARE GIVER OF DIFFERENTLY ABLED DEPENDENTS

CDO/PM/SPL/67 dated 25.04.2000, CDO/P&HRD/IR/51/2014-15 dated 21.10.2014 and

CDO/P&HRD/IR/34/2015-16 dated 15.07.2015.

THE SCOPE OF DISABLED INCLUDES:

- | | |
|--|-----------------------|
| • BLINDNESS OR LOW VISION | • HEARING IMPAIRMENT |
| • LOCOMOTOR DISABILITY OR CEREBRAL PALSY | • LEPROSY CURED |
| • MENTAL RETARDATION | • MENTAL ILLNESS, AND |
| • MULTIPLE DISABILITIES | • AUTISM |
| • THALASSEMIA | • HAEMOPHILIA |

CHAPTER : 25-A
GENERAL CADRE OFFICERS UNIFORM TRANSFER POLICY

SUPERVISING (GENERAL CADRE OFFICERS)
UNIFORM TRANSFER POLICY FOR OFFICERS UP TO MMGS-III

(e-Circular no. CDO/P&HRD-CM/5/2025 - 26 dated 05-05-2025)

UNIFORM TRANSFER POLICY FOR OFFICERS UP TO SMGS-IV

(e-Circular no. CDO/P&HRD-CM/4/2025 - 26 dated 05-05-2025)

1. BACKGROUND

- 1.1 The existing 'Model Transfer Policy' for General Cadre Officers in the grades of JMGS-I and MMGS-II has been in place since 1991 and MMGS-III officers were also made part of it, during review of the policy in 2016. Further, transfer/ posting guidelines related to SMGS-IV & V officers, in general cadre, were also included in the 'Model Transfer Policy' while reviewed in 2021. The "Model Transfer Policy" was last reviewed in 2022 and circulated vide e-Circular no. CDO/P&HRD-CM/56/2022 - 23 dated 22.12.2022.
- 1.2 The 'Inter Circle Transfer Policy for General Cadre Officers in Scale- I, II and III was last circulated vide e-circular No. CDO/P&HRD-CM/35/2021-22 dated 26.07.2021.
- 1.3 The Uniform Transfer Policy will be applicable, subject to clause 47 of SBI Officers' Service Rules 1992, which states that every officer is liable for transfer to any office or branch of the Bank or or any place or deputation to any other organization in India.
- 1.4 Need based transfer to align with the Bank's philosophy of encouraging broad based skills in its officers and to meet various Organisational/Operational needs and administrative exigencies.

2. SCOPE OF THE POLICY

Transfer policy described herein-after will cover transfer (Administrative transfer and both Intra/Inter Circle request transfer) / posting of General Cadre Officers in the Bank up to MMGS-III grades.

2.1 DEFINITION OF TRANSFER :

- Transfer will be taken to mean movement from one station/centre to another.
- Change in position within the same station/centre/ agglomeration would be taken to mean as 'posting', not 'transfer'.
- * In case of contiguous/ twin stations/ twin Centres with common amenities and facilities, change from one station/ centre to another will only mean posting.

3. TRANSFER POLICY FOR OFFICERS UP TO MMOS-III

3.1 TENURE

Sr.No.	Particular	For Routine Transfer Tenure/Stay	
		Minimum	Maximum
1	Any Assignment at any Branch/Office	2	3(*)
2	Region/Centre Stay	2	5
3	Module (AO) Stay (\$)	2	10

- (*) In case of Branches of CAG/ CCG/PFSBUIISARG and GMU etc., cumulative stay may be extended up to 5 years, subject to change of position before completion of 3 years in a position
- (\$)
- The Network/Circle may carry out Inter-Module/Inter Network transfer in case of administrative exigencies to meet the shortfall in a module/network.

- @ Endeavours to be made to maintain the minimum tenure of the officer at Branch, however, due to administrative exigencies any officer may be transferred before stipulated minimum tenure.
- @ The minimum stay of an officer at RBO/AO shall be normally of two (02) years. However, the officer may be transferred prior to the completion of this period if administrative exigency necessitates such transfer. Further, if an officer is required to be retained within the area of operations of existing RBO/AO for the period exceeding the maximum tenure of 05 years at RBO or ten years at AO owing to operational requirements, the Chief General Manager of the Circle may approve such an extension, with prior intimation to the HR Department at Corporate Centre.
- @ Cut-off date for the purpose of calculation of above assignment/stay shall be 30th June every year.
- @ Posting of an officer at any one Administrative Office (viz. LHO/AO/RBO, etc.), at one-stretch, or at more than one administrative office (viz LHO and/or AO and/or RBO, etc.) in continuity/combinations, can be for a maximum period of five years, at Circle(s).
- @ Above guidelines must be read in consonance with the overarching guidelines that the Officers posted in sensitive positions/ posts shall be transferred every two/ three year to avoid developing vested interest and to mitigate the risk faced by the Bank or as per the guidelines applicable at the material time. The extant guidelines in this regard have been circulated vide e-Circular No. CDO/P&HRD-PM/15/2023-24 dated 21.06.2023.

3.2 DIFFICULT CENTRE

- (a). The categorisation of difficult centres will be based on the following criteria:
 - (I). Poor road connectivity and no access to public transport
 - (II). High altitude regions (above 10000 ft.) where oxygen levels are low, temperatures are extreme well below freezing, and steep & rugged terrain.
 - (III). Frequent landslides, heavy snowfall or avalanches resulting in isolation from the main communication and transport network for at least 3 months.
 - (IV). No. access to basic healthcare facilities like PHCs , Clinics, Dispensaries of CHCs within 50 Kms
 - (V). Scarcity of basic amenities like food, water, electricity and fuel.
 - (VI). Non-availability of even primary school within 5-10 kms.
 - (VII). Located in regions affected by terrorism, Maoist/Naxalite insurgency armed conflicts etc. posing security and safety concerns to staff.
- (A centre shall be classified as "difficult" if it meets at least three (3) out of the above mentioned seven (7) parameters.)

None of the Branch in Bhopal circle is classified in the category of Most Difficult Centre, The Circle CGM is the competent authority to classify any centre as " Difficult Centre" on the basis of above points. An officer posted at most difficult and difficult centre will have a maximum tenure of 2 years and 3 years respectively.

The classification of these centres shall be reviewed by the Circle every two years with the first review as of 1st April 2025. The updated classification is to be submitted to the HR Department, Corporate Centre for concurrence by 30th April 2025, and subsequently by 01st March of every alternate year thereafter, to facilitate the publication of list by 01st April. Circles must submit the review of the branches/offices under difficult/most difficult centres to the HR Department, CC Mumbai, even if they have no branch/office classified under difficult/ most difficult centre. Further, the Most Difficult Centre/Branches shall be approved by the Corporate Centre on recommendation of Circles.

- (e). The officer upon completion of the stipulated tenure, in continuation at a difficult/most difficult centre Branch/Office, would be eligible for posting as per his/her choice amongst the three (3) centre preferences, as far as possible, subject to availability of vacancies.
- (f). If a Circle, upon review, determines that a difficult/most difficult centre no longer meets the required number of stipulated conditions due to infrastructural improvements, it should be de-classified and fresh benefit should not

be extended to the officers posted at the centre after the date of de-classification. However, those who are posted at the centre prior to this date may continue to avail the benefit until they are transferred elsewhere.

- (g). The period of stay at the difficult/most difficult centre will be taken to mean "active" service at the difficult/most difficult centre. If an officer stays away and/or delays joining at the difficult/most difficult centre, his normal stay will be extended by the duration of "inactive period. The duration of absence from the centre because of staying away from the place of posting on long leave for a period of more than 45 days continuously or a total of more than 60 days in a year will be termed as "Inactive" period. A year for this calculation shall begin from the date of reporting to difficult/most difficult centre on transfer mentioned in the relieving letter.

3.3 MANDATORY ASSIGNMENTS

Officers are required to complete mandatory RUSU/ Operational/ Line / Independent Line assignments at various stages, in terms of prevailing Promotion Policy Accordingly, it is required to be ensured that the officers are placed in such manner that their mandatory assignments are completed well before becoming due for promotion to the next grade.

In exceptional cases, where an officer could not be placed in such assignment in time, it will be incumbent upon the officer concerned to make an appeal, in writing, to the respective controller, seeking posting for completion of mandatory assignments. The Controller will be required to take suitable action on all such appeals within a period of 30 days.

3.4 FEMALE OFFICERS:

In the matter of Intra-Circle transfer request on spouse ground or Intra-Circle transfer request from unmarried female officers, the application/ request will be considered from time to time while keeping in view the administrative requirements of the Bank, depending upon the Bank's circulars issued from time to time. As such, the policy for transfer/ posting of lady officers within Circle should, inter-alia, be guided by the following principles:

- a) Efforts must be made to accommodate, as far as possible, transfer/ posting of married female employee, on her request, at a place where her husband is stationed or as near as possible to that place.
- b) If both husband and wife are working in our Bank, as far as possible they may be posted at the same Centre, provided such postings do not come in conflict extant instructions of Transfer Policy.
- c) Efforts must be made to accommodate, as far as possible , transfer/posting of unmarried female employee, on her request, at a place where her parents are stationed or as near as possible to that place.
- d) Endeavour shall be made that women employees be transferred as far as possible to nearby places/region/ module, the administrative requirements of the Bank.

It is reiterated that the accommodations have to be consciously examined during intra-circle transfer exercise, while balancing with the objective of giving a fair opportunity to the female workforce for diverse/challenging assignments at suitable Centres, which will help in their career progression in the Bank along with keeping in view the administrative requirements of the Bank. In case of posting of female officers to faraway or remote locations, availability of basic amenities and safety measures are to be considered. Further, such transfer/ posting must be in compliance with the extant transfer/ posting guidelines related to Sensitive Position / Centre Stay etc.

3.5 PERSONS WITH DISABILITIES (PWD)/ CARE GIVERS

3.5.1 PERSONS WITH DISABILITIES (PWD)

@ Transfer/posting of officers with disabilities shall be governed by the instructions issued by the Bank in this regard from time to time.

@ In case of exemption of mandatory Rural/Semi-Urban (RUSU) assignment, benefit of RUSU exemption shall also be extended to employees who have acquired the disability after entering the service, subject to submission of valid certificate of disability, at par with Person with Disabilities (PWD) who have acquired disability before entering into service.

@ Further, in terms of Equal Opportunity Policy of the Bank in force from time to time, subject to the administrative exigencies, Person with Disabilities, employed in our Bank in all cadres are normally exempted from routine periodical transfers. Such persons are not normally transferred even on promotion if a vacancy exists in the same branch/office/town/city. When transfer of PWD employee become inevitable on promotion to a place other than his/her original place of appointment due to non-availability of vacancy, it is ensured that such employees are kept nearest to their original place of posting and in any case are not transferred to far off/remote places. Such concessions need not be made available to such of the Persons with Disabilities who are transferred on grounds of disciplinary actions due to their involvement in fraudulent transactions etc.

3.5.2: TRANSFER/POSTING OF OFFICERS WHO ARE CARE GIVERS OF DISABLED DEPENDENTS

@ Transfer/ posting of officer, who is a care giver to disabled dependent, shall be governed by the instructions issued by the Bank in this regard from time to time.

@ In terms of the instructions issued by the Bank in compliance of DFS guidelines issued vide letter no. 3/4/2017-Welfare dated 31.01.2019, an employee who is a care giver of dependent daughter /son/ parents/ spouse/brother /sister with Specified Disability, as certified by the certifying authority as a person with Benchmark Disability as defined under section 2(r) of the Rights of Persons with Disabilities Act, 2016 may be exempted from the routine exercise of transfer / rotational transfer subject to the administrative constraints.

@ The term "Specified Disability" as defined in the Schedule to the Rights of Persons with Disabilities Act, 2016, covers (i) Locomotor disability including leprosy cured person, cerebral palsy, dwarfism, muscular dystrophy and Acid attack victims, (ii) Blindness, (iii) Low vision, (iv) Deaf (v) Hard of hearing, (vi) Speech and language disabilities, (vii) Intellectual disability including specific learning disorder and autism spectrum disorder (viii) Mental illness, (ix) Disability caused due to: (a) Neurological conditions such as Multiple sclerosis and Haemophilia, Thalassemia and Sickle cell disease and (x) Multiple disabilities (more than one of the above specified disabilities) including deaf and any other category of disabilities as may be notified by the Central Government.

@ The term "Specified Disability" as defined herein is applicable as grounds only for the purpose of seeking exemption from routine transfer / rotational transfer by an employee, who is a caregiver of dependent daughter / son / parents / spouse / brother / sister as stated above.

@ The employees have to submit copy of disability certificate issued by the designated authority in respect of their disabled dependent to the Bank.

@ Rotational transfer of such employees may be done i.e. they may be transferred within the centre keeping in view of the CVC guidelines. In case no vacancy exists at present centre of posting, on promotion, these employees may be transferred to other centres, based on their choice of place, where required medical facilities are available.

3.6 POSTINGS TO CCEs VIZ. CAG/CCG/SARG/OTHER CC ESTABLISHMENTS,

WITHIN CIRCLE :

The manpower requirement (up to MMGS-III officers) of Corporate Centre Establishments (CCEs) situated at the geographical area of concerned Circle (i.e., Circle where HRMS ID of officials of CCEs are being maintained) viz. CAG Branches/ CCG Branches/ SARG Branches/ Other CCEs, are included in the manpower of the respective circle only, as per the geographical locations of these establishments. Therefore, transfer of officers (while complying centre-stay/ sensitive position/ job rotation/ mandatory assignment guidelines, etc.), their repatriation to Circle, transfer/posting at other centre/ assignment within Circle, along with providing replacements to CCEs,

shall be ensured by the respective Circle, in co-ordination with the concerned CCEs.

4. TRANSFER/POSTING UPON PROMOTION

4.1 PROMOTION FROM CLERICAL TO JMGS-I :

Newly promoted officers, on promotion from Clerical cadre to JMGS-I (Officer cadre), may be placed within the same centre/region subject to the vacancy but the branch/office of promoted officer is to be changed mandatorily.

4.2 PROMOTION FROM JMGS-I TO MMGS-II

Upon promotion to MMGS-II, if the centre stay of Officers under officer cadre is not complete, then the officer may not be transferred out of the centre. The change in centre may be effected, in case transfer is required for completion of mandatory RUSU assignment of the officer, on administrative exigencies.

5. INTER CIRCLE TRANSFER (ICT)

The extant Inter Circle Transfer Policy for General Cadre Officers in JMGS-I, MMGS-II & MMGS-III scales were previously governed by the provisions outlined in Circular No. CDO/P&HRD CM/46/2017-18 dated 13.09.2017 and CDO/P&HRD-CM/35/2021-22 dated 26.07.2021. In the past few years, several batches of Officers as well as Award Staff with different service conditions have joined the Bank, therefore, a need has been felt to revisit the criteria and guidelines of the existing ICT to make it more elaborate and inclusive. Accordingly, the revised instructions of the Inter Circle Transfer under the Uniform

Transfer Policy are as under :

a) Eligibility for application :

- @ For spouse ground applications where the spouse is employed outside SBI, all Confirmed Officers having minimum 05 years of service in Officer Cadre, including probation/ training period, are eligible to apply.
- @ For Other ground applications, all Confirmed Officers having minimum 08 years of service in Officer Cadre, including probation/ training period, are eligible to apply.
- @ For Extreme Compassion ground applications, all confirmed Officers are eligible to apply.

b) Application process:

All officers desirous of ICT and fulfilling the above eligibility can apply online through HRMS/Transfer Portal centrally. Applications registered through HRMS/Transfer Portal online, shall be registered chronologically and a reference number will be generated. Applicants can view the seniority of their applications based on the submission date on the HRMS/Transfer Portal.

c) Application Cycle :

An officer can apply for ICT throughout the year, however, the applications received up to 31st January every year shall be considered for approval for transfer in once-in-a-year exercise, in the month of March, in synchronization with the Bank-wide manpower planning for the next financial year.

d) Timelines :

Other & Spouse ground: All valid applications received up to 31st January every year shall be considered for approval for transfer in once-in-a-year exercise, in the month of March, in synchronization with the Bank-wide manpower planning for the next financial year. The application shall be considered for approval as per the seniority of the date of application.

e) Number of occasions:

Ground	No. of occasion in entire career *
Other	2
Spouse	4 #
Extreme Compassion	Any Number of times

* (including ICT availed in Clerical Cadre, if any)

- # Not applicable if spouse of officer is serving in Central Government/ Army/ Defence/Central Armed Police Force/Central Paramilitary Force.
- @ Minimum 5 years of service at the current Circle after the last ICT (on any ground) shall be required before applying again for ICT under other/Spouse ground and period of 05 years of circle stay will be reckoned from the date of reporting of officer to the transferee Circle in last ICT.
- @ Further, the criteria of minimum circle stay will not be applicable in spouse ground cases where spouse of officer is serving in Central Government/ Army/ Defence/ Central Armed Police Force/Central Paramilitary Force and in Extreme Compassionate Ground cases.
- f) Spouse ground :**
- @ For an application to be classified under Spouse ground, the applicant should be married at the time of registering his/her application.
- @ The applicant's spouse should be working in a Central Government /State Government/Public Sector undertaking/ Leading Listed Private Companies at the time of application as well as on cut-off date of 31st January and he/she cannot be transferred to the place of posting of the officer.
- @ Applicant whose spouse are well established Professionals/ Self-employed or Business Personnel who are not in a position to relocate, are also eligible under Spouse Ground.
- g) Where both the spouses are Confirmed Bank Employees:**
- @ Where husband and wife both are employees of the Bank and eligible for transfer as per service conditions: Employees (General Cadre Officer/Specialist Cadre Officer/Award Staff) who are eligible to be transferred as per their service condition, having a minimum service period of 02 years including probation/ training period will be eligible for ICT. They may apply for ICT to any of the Circles. However, the Bank will have the discretion to consider the request for a given year depending upon the surplus/deficit position of the Circles concerned.
- @ Where husband and wife both are employees of the Bank and one of them is not eligible for Inter Circle Transfer as per their respective service conditions: Only General Cadre Officers who are eligible for ICT, having a minimum 02 years of service in Officer Cadre, including probation/ training period, can apply.
- h) Extreme Compassion :**
- @ The application of Transfer under extreme compassionate ground (Inter Circle Transfer as well as Intra Circle Transfer) can generally be considered for serious illness of self, spouse, parents (only if the applicant is the sole child and parents are unable to relocate to his/her place of posting for justifiable reasons), dependent children & dependent sibling, and for employees who come under PwD category. Further, any such personal/ family circumstances e.g. divorce, instance of domestic violence, family issues etc., which warrants/ necessitates transfer of the Officer may also be considered under Extreme Compassion subject to satisfactory verification of the same by recommending authority and to the satisfaction of approving authority. Extreme Compassion cases on medical grounds should invariably be referred to the Bank's doctor at respective LHO for their remarks.
- @ The Recommending Authorities should duly endorse while making recommendations for extreme compassion after thoroughly satisfying itself in respect of the genuineness of the reasons furnished for extreme compassion.
- @ ICT application on Extreme Compassionate Ground is required to be submitted in physical mode through proper channel, duly recommended by the Circle CGM/DMD of the Vertical.
- @ Any of the instructions of normal Inter Circle Transfer/ Intra Circle Transfer will not be applicable for Extreme Compassionate Ground cases.
- i) General Instructions ICT :**
- @ An officer while applying for ICT can register his preference to a particular Centre/Location i.e. RBO, along with the Circle. The Circle will endeavor to post the officer in same place/region or nearby place/region.
- @ Eligible ICT cases shall be approved on matching basis among spouse ground and others ground cases through automated system. Further, ICT cases from surplus/less deficit Circles may be approved depending upon manpower position of the Circle through the automated system.
- @ If the Officer applies for Foreign Posting/ Treasury/ Deputation to any of the JV/Subsidiaries of the Bank or Outside

Bank/ Corporate Centre/ Corporate Centre Establishment, it will be construed that he/she is not willing to go to the requested Circle on ICT and his/her existing ICT applications will be rejected.

- @ If the Officer at the time of repatriation from the CC/CCE/JV/Subsidiaries etc. requests for transfer to any Circle, other than Parent Circle from where the officer has been transferred/deputed to CC/CCE/JV/Subsidiaries etc. and his/her request has been acceded to, it will be treated as one ICT chance availed by the officer.
- @ Request transfer of Officers within Vertical involving change of Geographical circle, will also be treated as one ICT chance availed by the officer. If the officer is promoted to SMGS-IV before/after ICT Exercise, his/her ICT application will be rejected. However, his/her placement on promotion to SMGSIV may be considered as per his/her ICT request depending upon the manpower position of the SMGS-IV in respective Circles i.e. Circle from where officer has been promoted and requested Circle as per ICT request.
- @ If the officer requests for cancellation of ICT after approval of his/her ICT request, the approved ICT request will be treated as one chance availed and the officer will not be eligible for ICT for the next 05 years on other/spouse ground.
- @ DPD / Vigilance clearance to be obtained at the stage of relieving of officer.
- @ The application should be active in the HRMS portal at the time of processing of ICT requests.
- @ Withdrawal of application will be permitted any time before approval.
- @ Joining time may be availed on all ICTs.

6. INTRA CIRCLE ADMINISTRATIVE TRANSFER

Circles shall follow Uniform Transfer Policy in respect of Transfer of Officers up to MMGS-III within the Circle.

Intra Circle Administrative Transfer

- @ Region wise- scale wise Seniority List of officers up to MMGS-III based on stay period in the Region/Module and region wise/scale wise vacancy will be made available to all the staff members on an Online Portal by 01 May every year and all the routine transfers shall be done as per the above seniority list and exception, if any, should be properly recorded/documented.
- @ The portal will further provide an option to submit region preferences to ICT incoming cases in the Circle, officers who are due for transfer on account of completion of region/module stay and to those officers who are promoted to scale II & III and are due for transfer out of region/module.
- @ Along with the facility of registering region preferences, an option to choose a ground like marriage/spouse/medical of self & family members/ maternity/ childcare/far away posting etc. will also be provided to the above-mentioned officers other than ICT incoming cases.
- @ The Transfer of these officers up to MMGS-III, who are incoming ICT cases, who are promoted to Scale II and III and are due for transfer out of region/module, will be done through an automated score-based system considering following preferences in AO/RBO allotment :

<i>Request Type</i>	<i>Preference</i>
Inter Circle Transfer spouse ground	1
Inter Circle Transfer other ground	2
Most Difficult Centre Posting	3
Difficult Centre Posting	4
Severe Medical Condition (Self	5
Severe Medical Condition (Family	6
Far Away Posting	7
Childcare/Maternity (For female employees only, having child less than 5 years old up to 2 children)	8
Working Spouse	9
Marriage (Proposed)	10
Other	11

- @ The automated system shall consider the preference and request ground and shall generate transfer recommendation based on scoring model (the preference to higher scorer will be recommended first and thereafter in descending order of score.)
- @ All such cases where system is not able to recommend as per the preference submitted by the officer due to absence of vacancy in the preferred region, the portal will provide the system generated recommendations.
- @ The Competent Authority in the AO/Circle will review the recommendation and on being satisfied with the system generated recommendations will issue Transfer Order based on recommendation.
- @ In case, if the Transferring Authority wants to transfer the officer other than as per the recommendation of the System, the modification in the system generated recommendation can be done after registering appropriate deviation in the system. Transferring Authority shall endeavor to make minimum modification in the system generated recommendations.
- @ After Inter Circle Transfer and Administrative Intra Circle Transfer, Intra Circle Request Transfer will be executed as per seniority of application on matching basis or otherwise.
- @ After completion of Inter Circle Transfer, Administrative Intra Circle Transfer and Intra Circle Request Transfer, any other administrative transfer should be executed on the basis of highest stay of officer at Region/AO.

7. INTRA CIRCLE REQUEST TRANSFER

- a) For transfer requests on other ground and spouse ground all Confirmed Officers having a minimum 2 years of service in the current region/module/network in Officer Cadre, including probation/ training period, are eligible to apply.
 - @ Second Intra circle transfer request on "other/spouse" ground can only be registered after completion of stay criteria of 03 years at current region/module/network after last Intra Circle Request Transfer (on any Ground) and stay period will be reckoned from the date of reporting of officer to the transferee position in last request transfer.
 - @ The Intra Circle Transfer requests (Inter Region/Inter Module) can be registered through an online portal by the eligible officers. The portal will display the seniority status of the transfer applications based on the submission date.
- b) **Application process:**
 - @ All officers desirous of Intra Circle Transfer and fulfilling the above eligibility can apply online through HRMS/ Transfer Portal centrally.
 - @ Applications registered through HRMS/Transfer Portal online, shall be registered chronologically and a reference number will be generated. Applicants can view the seniority of their applications based on the submission date on the HRMS/Transfer Portal.
- c) **Application Cycle :**

An officer can apply for Intra Circle Transfer throughout the year. The application shall be considered for approval as per the seniority of the date of application along with Annual Transfer Exercise.
- d) **Other eligibility Criteria Spouse Ground cases**

Other eligibility criteria of spouse ground of Inter Circle Transfer shall be applicable as hitherto for Intra Circle Request Transfer.
- e) **Both spouses are Confirmed Bank Employees :**
 - @ Where husband and wife both are employees of the Bank and eligible for transfer as per service conditions: Employees (General Cadre Officer/Specialist Cadre Officer/Award Staff) who are eligible to be transferred as per their service condition, having a minimum service period of 02 year including probation/ training period will be eligible for Intra Circle Transfer.
 - @ They may apply for Intra Circle Transfer to any of the RBO/AO. However, the Circle will have the discretion to consider the request for a given year depending upon the surplus/deficit position of the RBO/AO concerned. In cases where one RBO/AO would have surplus officers in that particular grade and another with deficit, Intra Circle Transfer will be approved for the spouse working in RBO/AO with surplus officers

8. COMMON GUIDELINES FOR TRANSFER / POSTING OF OFFICERS UPTO MMGS III GRADE

- i) In the online Transfer Portal, the priority of different transfer Exercises will be as under:

First	Inter Circle Transfer
Second	Administrative Intra Circle transfer
Third	Request Intra Circle Transfer

- ii) All placements and transfers need to be completed before 30th June of the year and Mid-year transfers may be avoided as far as possible except in the case of promotion and administrative exigencies. The objective behind this is to optimally utilise human resources by channelising their energy and efforts towards achieving the business goals during the remaining three quarters, without any transfer/ posting related disruptions. No transfer to be carried out after 30th June unless on compelling grounds, however, such transfers/ postings should be justified by proper and complete reason that might compel it, after the aforementioned timeline.
- iii) To minimise the transfers upon promotion, fungibility of positions between JMGS-I & MMGS-II and MMGS-II & MMGS-III need to be explored by the Circles, wherein the officers shall exercise powers of the scale to which they have been elevated to, and in terms of the extant guidelines pertaining to delegation of powers. Efforts should be made to limit the transfers on account of promotions of the aforesaid, wherever possible. Eg. If a position held by an officer (since promoted to higher scale) is fungible in nature, and he/she has not yet completed 3 years tenure in the assignment/position his/ her continuation in the existing assignment/ position need to be examined/ allowed, to reap the benefits of functional competencies and expertise of the officer, since promoted (new promotee).
- iv) Inter-AO transfer should not be resorted to after a cut-off age of 57 years.
- v) Requests for transfer to a particular centre of choice could be considered, as far as possible, in respect of officers who attain 57 years of age.
- vi) Request for Inter Circle Transfers from officers during their period of probation shall not be considered.
- vii) Transfers from one administrative office to another should preferably not be made/considered.
- viii) Newly confirmed/promoted POs/TOs to be invariably posted in operational assignment, which will also ensure completion of their mandatory assignments.
- ix) Normally, officer, on transfer, will be relieved by their Controller within 15 days of issuance of transfer order. On receiving the transfer/relieving order, the officer will report to the transferee Branch/ office, as the case may be, within 15 days of relieving.
- x) If any officer relieved from one Branch/Office/Circle does not report to the transferee Branch/Office/ Circle within 15 days of relieving, the transferee Branch/Office/Circle may initiate suitable disciplinary action against the officer as per extant instructions.
- xi) With a view to check transfers of officers at unwarranted frequency and thereby reduce avoidable cost of transfer of employees and minimize business disruption, prior approval shall be required from the Authority which is one scale higher to the Authority vested with powers to approve the transfer, for effecting transfer of any officer up to MMGS-III within a tenure of less than two years (even if done during first quarter of the FY). Although, normal tenure of an officer in an assignment would be for three years, however, transfer/ posting done before completion of two years tenure in an assignment shall be considered as early transfer and can be done only after obtaining prior approval and with recording of reason thereof, as aforesaid.
- xii) Officers once posted in a Branch / CPC or any Sensitive position at admin offices (AO / RBO / LHO), should not be posted at the same Branch / CPC / Admin office (AO / RBO / LHO) in the same role / capacity again.
- xiii) Officer once posted at a Branch / CPC or in any Sensitive position at Admin Office (AO / RBO / LHO) should not be posted at the same Branch / CPC / Admin Office before a gap of 5 years.

- xiv) The cumulative stay of any officer in a Branch / CPC including change of role and assignment of officers within the Branch/ CPC cannot be more than 3 years in one stretch. (In case of Branches of CAG/CCG/PFSBU/SARG and GMU etc., cumulative stay may be extended up to 5 years, subject to change of position before completion of 3 years in a position).
- xv) Transfer / posting of officers handling sensitive positions has to be ensured proactively and it is to be ensured that the officer is transferred out before completion of the stipulated time period. The position of officers posted in sensitive positions, due for retirement during the year, also needs to be changed. (In case of officers posted in sensitive positions, due for retirement during the year, position to be changed within the same centre ,as far as possible).
- xvi) As per Central Vigilance Commission guidelines, the officers appearing in the in “ Agreed List “ and in the list of “ Doubtful Integrity” are not to be placed in sensitive positions / posts in the Bank.
- xvii) Spouse of the officer working in the Bank should not be posted at the same Branch / CPC during the next 3 years after the transfer of the officer from the Branch / CPC.
- xxiii) Spouse / close relative should not be posted in the same reportingline/Branch/Office.
- xix) In case of spouse working in Central/State Government, an endeavourto postthem in same place/region or nearby place/region may be made.
- xx) In general, an officer should not be posted in consecutive assignments of Cash Officer, subject to administrative exigencies.
- xxii) Candidates promoted under any special dispensation will continue to remain posted in their allotted Circle i.e. they will not be considered for repatriation to their parent Circle. However, the officers may apply for Inter Circle Transfer as per the extant eligibility norms only after completion of 5-years at their allotted Circle. Their existing ICT request, if any, shall stand cancelled.
- xxiii) This policy replaces all existing guidelines/circulars and supercedes all instructions/letters issued in this regard.

SUPERVISING (GENERAL CADRE OFFICERS) TRANSFER POLICY FOR SMGS OFFICERS

Earlier SMGS officers were also included in Model Transfer Policy. A separate Transfer policy for SMGS Officers is circulated vide e-Cir. No.: CDO/P&HRD-CM/4/2025 - 26 dated 05-05-2025. The main feature of the policy is as under:

2. GENERAL

- 2.1 In terms of Clause 47 of SBI Officers' Service Rules 1992, "Every officer is liable for transfer to any office or branch of the Bank or any place or deputation to any organisation in India. Accordingly, the services of SMGS Officers can be utilized anywhere in the country and it will be incumbent upon the Officer to conform to the transfer orders wherever he is posted. Hence, Officer Employees shall not refuse to comply with transfer orders issued by the Bank. The Officers in the Senior Management Grades should be deployed in the best interest of the Bank.

3. TRANSFER POLICY

The Bank will be free to transfer any officer anywhere in the Country to meet its exigencies. Notwithstanding anything contained in this Policy, the Bank reserves its right to retain/transfer any officer, entirely at its discretion.

3.1 Modalities for movement of SMGS Officers

- (i) An online portal will be made available to all the officers to apply for posting/deputation to CC/GITC/IAD/Deficit Circles/ATIs/NBSS/RRBs or any such requirements in the month of December/January every year.
- (ii) Movement of SMGS officers shall be carried out generally from surplus Circles to any deficit Circle/CC/CCE/IAD etc. as per administrative requirements. However, efforts will be made to ensure that officers to CC/CCE/IAD etc. are drawn from all Circles across the Bank, ensuring balanced representation and diversity from each Circle in these establishments.

(iii) Online portal exercise will be carried out immediately after completion of the promotion exercise and transfer orders will be issued in eligible cases.

(vi) After the online portal exercise is completed, the Cadre will review the manpower requirements of the Circles including CCEs operating in their geographical area, along with CC including GTC and IAD. Accordingly, a mix of newly promoted SMGS officers and existing SMGS officers from Surplus Circles will be identified for outward movement to the deficit Circles/CC/CCE/IAD etc, on the following broad criteria:

a). The age of the Officer should be less than 55 years

b). The minimum stay in the present Circle should be at least 3 years.

c). Physically handicapped/Female Officers/Officers with spouse working in Bank in the same Circle/Officers with spouse working in non-transferrable job within the Circle/Caregiver of dependent family members will be exempted.

(v) As a general rule, the annual transfer exercise of all Officers, including administrative transfers, should be planned in advance and completed by 30 June to cause minimal disruption to the officers' children's academic year.

(vi) Except in emergent circumstances, all such officers under order of Intra/Inter Circle Transfer should be given a minimum of 10 days' notice (directed relieving date after the date of issuance of transfer order) in respect of his/her transfer from one station to another, so that he / she can make adequate preparation for winding up his / her establishment and shifting to the new station. Normally, all such officers shall be relieved by their controllers within 15 days from the date of issuance of transfer orders after which the ADS ID will automatically be transferred

(vii) After being relieved by the Controlling authorities, the officer must report to the allotted Circle/CC/IAD etc, as applicable, immediately after the usual journey period /after availing the joining time, but not later than 15 days, failing which the transferee Branch/office/Circle may initiate action against the officer including Stopping Salary Payment, Serving Voluntary Vacation notice etc as per the Bank's laid down guidelines.

(viii) Any specific request for transfer or non-transfer upon promotion must be disclosed while submitting the undertaking, as per the format in Annexure-A, at the time of the interview for promotion to SMGS-IV/V grade.

“An officer will not be eligible to submit any representation or request against an inter/intra circle transfer order issued upon promotion to the next higher grade. Any such representation or request, on any grounds, will not be entertained”.

(xi) Differently abled Employees/Caregiver: The concession as available to the Officers who are differently abled and officers who are caregivers having differently abled dependents (Declared as dependent in HRMS) will continue to be available as hitherto. This concession shall not be available to such of the differently abled Officers and officers who are care givers having differently abled dependents who are transferred on the grounds of disciplinary action or involved in fraudulent transactions etc. In this regard, it is clarified that any officer who is a caregiver to a dependent family member must declare their caregiver status and their intent to avail concessions in transfer/posting on this basis, while submitting the undertaking at the time of the interview (as per the format in Annexure-A) for promotion to SMGS-IV/V grade. Any subsequent claims or representations after the declaration of the promotion result will not be entertained.

(x) Transfer on Compassionate Grounds : The Bank, at its sole discretion, may consider transfer application cases, on compassionate grounds independent of the transfer process applicable in the above clauses.

a) This will include cases where the parent's, spouse, children of the officer, any dependent family member, or the officer himself/herself need medical assistance on account of Terminal/critical illness like Cancer, Paralytic Stroke, Renal/Liver Failure, Thalassemia, Parkinson's disease, Epilepsy, CABG or any other medical condition as deemed fit by Bank Medical Officer, thereby requiring transfer to a particular location having better medical facilities.

b) Bank may consider other requests on Compassionate grounds depending on the gravity of circumstances on case-to-case basis

c) The officers in such cases have to route their application through the concerned LHO/respective Vertical, after satisfaction of the contents therein, Circle CGM/CGM of the vertical shall recommend or otherwise refer the

case to the Competent Authority. Based on the merits of the case, the decision to transfer an officer will be taken and it will be at the sole discretion of the Competent Authority. Officers shall be required to submit the necessary medical records and supporting documents at the time of submission of request. The respective LHO/Vertical will meticulously scrutinize the documents and recommend accordingly.

(ix) Female Officers :

In the matter of intra-Circle transfer request on spouse ground or intra-Circle transfer request from unmarried female officers, the application/ request will be considered from time to time while keeping in view the administrative requirements of the Bank, depending upon the Bank's circulars issued from time to time. As such, the policy for transfer posting of lady officers within Circle should, inter-alia more so ever be guided by the principles mentioned above in Model Transfer Policy.

Some General Points :

- (1) The spouse of an officer working in the Bank should not be posted in the same Branch/CPC for the next three years following the Officer's transfer from that Branch/CPC.
- (2) Spouse / close relative should not be posted in the same reporting line/Branch/Office.
- (3) It is desirable that the period of centre stay for SMGS Officers in Metro/State Capital/Other Cities/ Centres be 5 years. However, Circles may decide for a longer period depending on their requirements with the prior approval of the competent authority as outlined below:
 - (a) SMGS Officers posted in Circle- Circle CGM.
 - (b) SMGS Officers posted in CC (including GITC)- CGM (HR).
 - (c) SMGS Officers posted at Corporate Centre establishments (including CCG/CAG/SARG Branches etc.)- DMD of the vertical.
- (4) All the placements and transfers should be completed by 30 June each each year. The aim is to maximise the utilization of human resources by focusing their energy and efforts on achieving the business goals during the remaining three quarters, without any transfer/ posting related disruptions. No transfers should be carried out after 30th June unless there are compelling reasons, which should be fully justified with proper explanations for the delay.
- (5) The normal tenure of an SMGS officer in an assignment shall be for three years. To prevent frequent transfers that can disrupt personal and family life, as well as to reduce avoidable transfer costs and minimize business disruptions, transfers/ postings should be avoided before the completion of tenure of 2 years in the assignment.
- (6) The normal tenure of an officer at Corporate Centre/GITC is 5 years after which the officer shall be repatriated to the parent circle (from where he/she had reported for CC/CCE posting) or to any deficit circle only, as per the administrative requirement of the Bank. However, an officer may apply for early repatriation after completion of stay of 3 years at CC/CCE, which will be considered on a case-to-case basis, subject to the manpower position.
- (7) An officer at Corporate Centre may request an extension of their stay in the current position for a maximum period of one year. Thus, CC/CCE tenure and/or Centre Stay under CC/CCE posting can go up to 6 years (as on approved cut-off date), subject to approval of extension of additional stay for a year, by the competent authority.
- (8) Normal tenure of posting at IAD (Stationary /Mobile duty) shall be 5 years, in line with CC/ CC establishments. No further extension will be permitted in general. However, Scale IV/V officers, above 59 years of age will be allowed to retire from IAD/CAO.

"Provisions pertaining to difficult/most difficult centre are almost similar to that of mentions in "Modal Transfer Policy"

19. **DELEGATION OF ADMINISTRATIVE AND FINANCIAL POWERS RELATING TO STAFF MATTERS INCLUDING DISCIPLINARY MATTERS (cir-3/202425/dt. 03-04-2024)**

TRANSFER/PLACEMENT OF MMGS-III OFFICERS

The process of transfer/placement of MMGS-III Officers has since been reviewed by Central Human Resources Committee and it has been decided to modify the authority structure for transfer/ placement of MMGS-III Officers. The modified Delegation of Administrative Powers for transfer/ placement of MMGS-III Officers shall be as under :-

Transfer/ Placement : Officers MMGS-II

	<i>EXISTING</i>	<i>REVISED</i>
Within Module	GM (NW)	DGM(B&O)
(Inter Module) Within Network	GM (NW)	No Change
Inter Network	Respective GMs of Networks + DGM&CDO	No Change
Other than RB &Ops vertical/CC Establishment in geographical area of Circle	Circle Human Resources Committee	No Change

CHAPTER : 25-B

STAFF : SPECIALIST CADRE OFFICER TRANSFER POLICY

25. SPECIALIST CADRE OFFICERS (SCOs)

REVIEW OF TRANSFER POLICY UPTO SCALE-V

Circular No.: CDO/P&HRD-CM/34/2022 - 23 Dated 23 Aug 2022

TRANSFER POLICY APPLICABLE FOR SPECIALIST CADRE OFFICERS UPTO SMGS-V(S)

1. Scope and applicability:

The transfer policy will cover all SCOs in JMGS -I to SMGS-V. The revised policy will be applicable with immediate effect.

2. Definition of Transfer:

Transfer would mean movement from one station/ centre to another. Change in position within the same station/ centre/ agglomeration would be taken to mean as 'posting' and not as 'transfer'. In case of contiguous/ twin stations/ twin centers etc., change from one station/ centre to another would only mean 'posting'.

3. Categories of Specialist Cadre Officers:

SCOs are broadly categorised into undernoted two categories:

Banking Specialist	Primarily doing banking job, involved in customer interaction and posted across various branches/ back offices.
Non- Banking Specialists	Performing roles from back offices and not involved in customer interaction and core functions of banking.

In addition to the aforesaid, there are SCOs who have been recruited at the behest/ recommendations of respective owner BUs/ verticals. The suitability of such officers, recruited exclusively for a particular department/ vertical, is very limited in different department/ verticals. We also have SCOs, who were recruited in the past as per the requirement of the Bank at the material time and present strength of such Specialist Officers is minimal. In view of these facts, SCOs have been categorized into undernoted three types for the purpose of Transfer Policy:

- (i) Banking Specialist (Transferable)
- (ii) Non- Banking Specialist (Transferable)
- (iii) Specialist Cadre Officers (Exempted categories, with certain riders)

4. Detailed particulars of these categories are placed as under:

(i) **Banking Specialists (Transferable):** The undernoted category of officers may be classified as Banking Specialists. These officers are primarily doing branch banking job, involved in customer interaction and posted across various branches/ back offices.

Table-I
SPECIALIST TYPE
CREDIT ANALYST
CRO (ME)
CRO (PB)
FO (AGRI & FI)
FSTO (Farm Sector Technical Officer)
MFMO (Micro Finance Marketing Officer)
SAO (Specialist Agriculture Officer)
SME (Special Management Executive)

Types of Specialist Cadre Officers (Banking Specialist), up to Scale-V, is below:

The proposed transfer policy for these SCOs is placed at para-6 to para- 10, below.

- (i) **Non-Banking Specialist (Transferable):** Further, Bank is also having complement of Non- Banking Specialists, who are providing technical/ professional support and posted across different establishments/ offices across the Bank, wherein their roles are primarily aligned with their technical/ professional qualification, which is different from the core banking job. Specialist Cadre Officers (Non-Banking Specialist), upto Scale- V, whose services may be treated as 'Transferable', is presented below:

Table-II
SPECIALIST TYPE
Systems
Security
Law
Librarian
Liaison
Rajbhasha
Medical Officers
Engineer (Fire)
Engineer (Civil)
Engineer (C&C)

Table-II
SPECIALIST TYPE
Engineer (Electrical)
Chartered Accountants
Communication (Telephone Networking Related)
Business Development & Marketing
Special Technical Executives
High Value Agri Business Development Officers

The proposed transfer policy for these SCOs (except System Officers) is placed at para-6 to para-10, below.

(iii) Specialist Cadre Officers (Exempted categories, with certain riders)

- (a) Repositionable, exempted from centre stay guidelines The Bank also has group of Specialist Category Officers, who have been recruited specifically on the recommendations of certain verticals and cross-functional utility of these officers is very limited. In few cases, wherever the cross functional utility of any SCO category can be envisaged, it is limited to establishments located in Mumbai/ Navi Mumbai, primarily in departments of Corporate Centre / CCE in Mumbai/ GITC. Therefore, these officers have been classified as, 'Repositionable, exempted from centre stay guidelines'. SCOs classified in this category are:

Repositionable, exempted from centre stay guidelines
SPECIALIST TYPE
IT-SECURITY ANALYST
STATISTICIAN
IT Security
IT SECURITY EXPERT

- (b) **Exempted from position and centre stay related norms of the transfer policy:** Beside the aforesaid groups, there are SCOs, recruited exclusively to meet the requirements of various verticals and/ or presently very less in number as on date. Placing these officials under purview of transfer policy for other SCOs, would not result into any specific knowledge enrichment of the officers/ benefits to the Bank. Therefore, these officers have been classified under the category of, '**Exempted from position and centre stay related norms of the transfer policy**'.

Table-IV: Exempted from position and centre stay related norms of the transfer policy
SPECIALIST TYPE
IT- Data Scientist
IT- Product Manager (DIGI)
IT- Project Manager
IT-AVP (GARAGE LEAD)
IT- Technical Lead
IT- Application Architect
IT- Business Architect
IT- Data Translator
IT- Garage Lead
IT- Infrastructure Architect
IT- Technology Architect
IT- Data Architect
IT- Debit Card Ops.
AGM (E & TA)
Manager (Product Development)
Integration & Journey Specialist
Cyber Security Forensic
Ethical Hacker
Internal Audit - CA
Manager (Analyst)
Technical Officer (SSI)
HNI BKG & RM
Economist
Retail Product Specialist
Risk Management Specialist (RM)
Sector Credit Specialist
Sector Risk Specialist
Agri. Specialist
Company Secretary
Security Support Special Situation Team
Analyst
Forex Specialist
Health Care Support
Maintenance (Control Room related etc.)
Manager Any Time Channels
Stressed Assets Marketing Specialists
Architect
Archivist

Asset Management Specialist
Banking Support Specialist
Specialist- Credit
Digi. Marketing
Cost Accountant
History (Historian)
HNI Mkt & Publicity
HR Specialist (Succession Planning & Job Family)
HR Specialist (Internal Communication)
HR Specialist (Manpower)
HR Specialist (Recruitment)
Manager Remittances
Marketing – Financial Institutions
Portfolio Management
Product Development & Mgmt. Ops.
Specialist- Smart City Project

4. (iv) However, extant guidelines regarding maximum tenure in Sensitive Position would be applicable to all the SCOs, irrespective of their specialist types. It is further re-iterated that, irrespective of the provisions of this Transfer Policy in respect of SCOs, the Bank would reserve the right to transfer the services of SCOs to any branch/ office, on administrative grounds, in terms of SBI Officers' Service Rules.

5. Separate Transfer/ Placement Policy of System Officers

GITC Belapur has emerged over a period of time from being merely a back-office, to a significant engine in leading technical initiatives of the Bank. Presently, more than 50% of the IT- resources are posted at Mumbai (that includes GITC Belapur, ISD, GAD Belapur, Corporate Centre, Corporate Centre establishment in Mumbai, Mumbai Metro Circle and Maharashtra Circle). In view of such high concentration of System Officers at Mumbai centre, having common centre stay guidelines like other non-banking SCOs would not be suitable. In view of the foregoing and to take care of the upskilling and job enrichment of System Officers while circumventing possibilities of person specific dependency in IT field of the Bank, **separate guidelines have been approved for transfer/ posting of System Officers.** The approved norms for transfer/ placement of System Officers is placed as under:

Location of System Officers	Transfer/ placement Norms
System officers posted in GITC/CC/ other CC establishments at Mumbai i.e., Mumbai Centre.	(i) It has been decided to churn out 20% of the System Officers with the long stay (in descending order of their centre stay) at Mumbai (7 years or more), subject to maximum of 125 officers each year. This churning will be done with matching number of officers from geographical locations, other than Mumbai, in descending order of the centre stay of officials (5 years or more). (ii) Further, in no case a System Official would be permitted to continue in a particular position for more than 5 years. To avoid instances of person specific dependencies, postponement of transfer orders of any System Official would be considered on recommendations of the Deputy Managing Director (in-charge of IT architecture & Operations, at the material time) of the Bank and reasons of such person specific dependency should invariably be recorded.

	(iii) DMD (HR) & CDO would be the Competent Authority to approve such deviations and the maximum period of abeyance/ postponement would be up to 30th June of the next year in which the transfer exercise is being done. For example, transfer orders issued during FY 2023-24 can be kept in abeyance/ postponement only up to 30.06.2024. (iv) PWD officers and Officers more than 55 years old to be excluded, however, this does not preclude the Bank's right to transfer any officer at any time on administrative grounds.
System officers posted outside Mumbai Centre.	(i) The maximum period in a particular position would be 5 years, (ii) The maximum centre stay would be 7 years, subject to their churning as mentioned above, which has a provision of churning of System Officers having the highest centre stay (5 years or more) as per the data provided by respective Circles/ establishments/ Verticals etc.

The aforementioned centre stay period does not preclude the Bank's right to transfer any officer at any time on administrative grounds

Provision of Job Rotation of System Officials posted at GITC or its establishments:

System Officers (in a non-sensitive position) will be subject to mandatory job rotation on account of completion of working for 5 years in one Application in a Department. However, there may be multiple software applications hosted in a single department of GITC. Therefore, System Officers on completion of 5 years in a single department may be transferred within the same department but to a different application, with a condition that it should be ensured by GITC, that a functionality is developed in HRMS, so that the HRMS biodata of the official reflects such transfer action (change of position, intra-department & inter- application).

6. Authority Structure for approving the transfer/posting of SCOs:

- (i) Banking Specialist (Transferable),
- (ii) Non- Banking Specialist (Transferable), except System Officers &
- (iii) Specialist Cadre Officers (Repositionable, exempted from centre stay guidelines)

Grade	Authority
Officials in SMGS-IV/V	CGM (HR) at Corporate Centre
JMGS-II/MMGS-II/MMGS-III Posted at Corporate Centre Departments/ establishments and inter-circle transfers, transfer within the vertical but involving inter-circle geographical transfers.	
JMGS-II/MMGS-II/MMGS-III (Within the Circle/ CC establishment/ Vertical and intra-circle geographical limits)	Chief General Manager (Circle/ CC establishment/ vertical)

(iv) System Officers:

Type of transfer / posting	Authority
(i) Systems Officers up to SMGS- V, within GITC and its establishments (across inter circle geographical limits, e.g. GOC Chandigarh, GOC Hyderabad, DRC Hyderabad etc.)	CGM (IT Channel & Ops.)
(ii) JMGS-I/ MMGS-II/ MMGS-III (Within the Circle/ CC establishment/ Vertical and intra- circle geographical limits)	Chief General Manager (Circle / CC establishment vertical)
(iii) Transfer of System Officers: (a) On account of churning due to long stay as mentioned in the instant policy, processing of ICT requests and to take care of the requirements of other establishments (viz. ISD, DB & Transformation, Compliance, STU and various other departments as well as Circles) which would entail inter-vertical movement between various establishments. (b) Intra and Inter-circle transfers of System Officers (SMGS-IV/ V), except as mentioned at Sl. no. (i) of this table.	CGM (HR)

7. General Provisions of the Transfer Policy, applicable to all SCOs, unless otherwise mentioned: To mitigate hardship to the officials, transfers will normally be effected up to 30th June every year. Officers who have crossed 55 years of age shall ordinarily be exempted from the purview of the policy. Notwithstanding the provisions as above, the Bank would not be precluded from effecting transfers of officials any time and to any place, at its discretion, keeping in view the exigencies of service.

Time Norms for transfer/ posting of SCOs, except System Officers category:

Type of Specialist Cadre Officer	Time norms
Banking Specialist (Transferable)	To continue at one position/ post for maximum period of 3 years and at one centre for 5 years.
Non- Banking Specialist (Transferable), except System Officers	To continue at one position/post for maximum period of 5 years and at one centre for maximum 7 years.

a) Officers posted in sensitive positions/ posts shall be transferred every two/ three years to avoid developing vested interest and mitigate the risk faced by the Bank or as per the guidelines applicable at the material time. The extant guidelines in this regard have been circulated vide e-Circular No. CDO/P&HRD-PM/19/2022-23 dated 20.06.2022.

b) SCOs as detailed in Table-III & Table- IV, viz. IT- Security Analysts, Sector Risk Specialist, Sector Credit Specialist, Specialists recruited for GITC & ISD etc., would be guided as per the provisions detailed above. Officers proposed to be classified as 'Repositionable, exempted from centre stay guidelines' can continue at one position/ post for a maximum period of 5 years. Officers proposed to be classified as 'Exempted from position and centre stay related norms of the transfer policy' shall continue to be posted

in the same department/ vertical for which they have been recruited, subject to compliance of norms related to maximum permissible tenure at any sensitive position. Irrespective of the provisions of the proposed policy or any other policy of the Bank, all SCOs would be subject to transfer to any branch/ office, at the discretion of the Bank as per administrative exigencies/ requirements.

(ii) Request transfers will be entertained only after completion of five years of stay in the present circle or CC/ CCE, except Guwahati Circle, where an officer can apply for ICT after completion of two years of service.

(iii) ICT request for System Officers, FO (Agri & FI) and CRO (PB), where online portal is available, need not apply manually. For SCOs the ICT portal has the provision to record request from SCOs up to SMGS-V.

(iv) Since it is difficult to identify replacement of SCOs due to their specialisation, transfer requests on extreme compassion ground shall be examined and forwarded to Corporate Centre, by the Circles/ establishments, without requesting for provision of suitable replacement. In absence of 'without suitable replacement clause' such applications would not be treated as cases of extreme compassion and will be dealt collectively on yearly basis, after completion of promotion exercise.

(v) For SCOs not having option to apply for ICT on web-portal and other than ICT applications on extreme compassion ground: Inter Circle Transfer requests, received up to 30th April and duly forwarded by the Circles/ Verticals in hard copies, will be processed once in a year after completion of promotion exercise of each year. Since the ICT exercise is done on annual basis, forwarding applications on ongoing basis with replacement clause do not serve any purpose. As such, it is advised to Circles/ Establishments to forward all ICT applications collectively, every year by 30th April.

(vi) Verticals/ establishments are hereby advised to refrain from forwarding/ recommending ICT/ request transfer applications, on any ground, from SCOs especially recruited to meet the requirements of that particular vertical/ CC establishment.

(vii) For Spouse and other ground applications, any SCO having a minimum service of 5 years of service in the current circle, including probation/ training period, are eligible to apply for ICT. Any SCO, transferred on request, on working spouse ground shall be permitted to apply for next ICT on same ground, only after completion of five years at the transferee Circle. A Specialist Officer may apply for Inter Circle Transfer on working spouse ground without any restriction on the number of chances during the career.

(viii) The number of ICT that can be availed during the entire career, based on applications for transfer made on 'Other' ground is restricted to two. Second ICT application on "Other" ground can only be registered after completion of 5 years at current Circle.

(ix) DPDI Vigilance clearance to be obtained at the stage of relieving of officer and the relieving authority should ensure that no DPD/ Vigilance case (s) is/are pending/ contemplated against the official.

(x) In case of request transfers, all expenses pertaining to transfer, including the transportation of goods, are to be borne by the officer. Further, no Halting Allowance, increase in ceiling of furniture, incidental expenses and any other allowance related to transfer etc. shall be payable to the officer on account of Inter Circle Transfers on request.

(xi) The Transfer Policy shall be applicable to lady officers in toto. If both the spouses are working in our Bank, as far as possible, they may be posted at the same centre provided relevant specialist position/ posts is vacant at the requested centre. However, this provision does not guarantee posting of these officers at the same centre, if not feasible due to administrative exigencies of the Bank.

(xii) Request for Inter Circle Transfer from the officers during their period of probation will not be entertained on any ground, however, the Bank reserves the right to transfer any officer at any time on administrative grounds, keeping in view of exigencies of service.

8. Administrative Transfer:

Notwithstanding the provisions contained in this policy, the SBI Officers' Services Rule 47, which states that every officer is liable for transfer to any office or branch of the Bank or any other organization in India, shall be applicable in view of exigencies of service.

9. Review of The Policy: The Transfer Policy will be reviewed once in every three years. However, it may be reviewed more frequently or as and when considered necessary.

10. The authority to issue any clarification on this policy would be the Chief General Manager (HR).

CHAPTER : 26
MANDATORY LEARNING FOR EMPLOYEES:

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

Circular No.: CDO/STU-MNDTRY LEAR/2/2025-26 Dated 30/08/2025

Mandatory learning for officer is issued vide the above e-Circular and further circular for SMGS-IV in this regard issued vide e-Circular No. CDO/STU-MNDTRY LEAR/4/2025-26 Dated 10/11/2025

CHAPTER - 27

SELF-APPRAISAL, PROMOTION POLICY, CONFIRMATION, CDS

PROBATIONARY OFFICERS (RURAL BANKING) – PO (RB) RELAXATION IN SERVICE CONDITIONS ON RETAINING OF PO (RB) IN RURAL BUSINESS FOR A MINIMUM PERIOD OF 10 YEARS :

Circular No.: CDO/P&HRD-CM/23/2019 - 20 Date: Wed 19 Jun 2019:-The Central Board in its meeting held on the 24th March, 2019 has approved relaxation in service conditions approved at the time of recruitment of POs (RB) of retaining such officers in Rural Business for a minimum period of 10 years and thereby permit them to be posted in any other verticals of the Bank as may be deemed fit by the Bank.

FITMENT ON PROMOTION FROM ONE SCALE TO A HIGHER SCALE ROLL OUT OF FUNCTIONALITY IN HRMS: Circular No.: CDO/P&HRD-PM/ 78/2019-20 Date: Wed 5 Feb 2020

Fitment on promotion from one scale to higher scale will be centralized and done by the identified Makers & Checkers in the HRMS. OAD/ HR officials at CC & CC establishments / LHO of Circles have to initiate the process and approve the fitment request by logging into HRMS portal, after running of promotion action in the HRMS. The basic pay will be fitted in the promoted scale of the officer as per revised fitment formula and the revised salary details will be updated in the HRMS system. The fitment letter for the promoted officer will be generated and sent to officer's email. Arrears on account of fitment on promotion, if any, shall also be calculated/ paid by HRMS only. From the promotion year 2020-21, all cases of fitment on promotion from one scale to higher scale of officers should be through the above module in HRMS only. Services are available on HRMS portal through New Portal Earning / Salary Fitment for Officers.

PROMOTION FROM CLERICAL CADRE TO JMGS-I REVERSION POLICY : (CDO/IR/SPL/424 dated 17.10.2011:

- An officer may be eligible for reversion only on extreme compassionate grounds, compelling and genuine family circumstances. The officer can submit his request letter adducing the reasons for seeking reversion to the Branch Manager/ Departmental Head who will examine the request on its merit and forward the same along with his recommendations to his controller for consideration. Request for seeking reversion is up to a time limit of within one year from the date of his promotion. The management has the discretion to accept or reject a request on case to case basis and on merits.

- Bank can revert an officer to the grade or cadre from which he was promoted during probation (one year) if his performance was not considered satisfactory.

- The competent authority for permitting reversion shall be Chief General Manager (HR), Corporate Centre, and Mumbai. The applications of employees in the Circle will be put up to Corporate Centre, after due examination & recommendations by the Circle CGM. Computation of Inter-Seniority of ABs Officers for promotion we refer to e-Cir No. CDO/P&HRD-PM/24/ 2017-18 dated 19.06.2017.

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

TRAINING, CONTINUOUS ASSESSMENT AND CONFIRMATION POLICY FOR PROBATIONARY OFFICERS & TRAINEE OFFICERS DISCONTINUATION OF PROVISION OF DIRECT PLACEMENT IN MMGS-II ON CONFIRMATION :

CONFIRMATION : Circular No.: CDO/STU-TRAINING/2/2021 – 22 Dated: 19 May 2021

It has been decided to do away with provision of direct placement of Probationary Officers and Trainee Officers in MMGS-II on confirmation. Accordingly, all Probationary Officers and Trainee Officers shall be placed in JMGS-I on successful completion of probation and meeting other conditions for confirmation. The amended provisions shall be applicable from Probationary Officers 2020 and Trainee Officers 2020 batches onwards.

TRAINEE OFFICERS: PROBATION, TRAINING, ASSESSMENT AND CONFIRMATION PROCESS:

MODIFICATIONS : **Circular No.: CDO/STU-TRAINING/4/2021 – 22 Dated: 19 Jun 2021**

The following probation, training, assessment, and confirmation process for Trainee Officers. The modified guidelines will be effective from Trainee Officers 2021 Batch.

- Trainee Officers selected shall be on a training & probation period of one year.

- ii. On completion of formalities and advices from STU, Circles shall place Trainee Officers in identified branches for the first branch training, from where they shall be deputed for Foundation Training Programme - I.
- iii. one year (52 Weeks)training schedule for Trainee Officers.
- iv. Trainee Officers shall have to undergo continuous assessment under modified parameters. Trainee Officers shall have to score minimum 70% in aggregate (65% for SC/ST/PwD candidates) for confirmation in JMGS-I. In addition to above, Trainee Officers shall be required to complete 50 e - Lessons. 10 or more e-Lessons may be required to be completed at pre- induction stage.
- v. Probation Period of Trainee Officers, who are not able to score minimum marks stipulated for confirmation in JMGS-I/ have not completed the 50 e-Lessons, shall be extended by six months on loss of seniority. Such officers shall be required to appear for one confirmation test of 200 marks, during the extended period, incorporating questions from all the assessment parameters. Officers on extended probation not able to score 70% (65% for SC/ST/PwD candidates) in the test shall be reverted to clerical cadre.
- vi. Training of Trainee Officers shall be under purview of STU. However, administrative control, viz. allocation of Branches and Mentors (as per criteria approved), leave, disciplinary action, confirmation etc. shall remain with Circles. Confirmation in service or otherwise will be handled by the HR Department at CC (CMD/CRPD) as hitherto.
- vii. The guidelines shall be applicable to all the batches of Trainee Officers from 2021 onwards. However, in exceptional circumstances and in force -majeure situations, Bank may modify, for the whole or part period of training, assessment and placement structure for a particular batch, without any effect on overall assessment and confirmation.

STAFF: SUPERVISING CONTINUATION OF PROVISION FOR PROMOTION TO MMGS-III, SMGS-IV & V (GENERAL CADRE) UNDER LIST-“A”, “B” & “C” REVIEW OF PROMOTION POLICY

The Central Board (CB) in its meeting held on 03rd February 2024 has accorded approval to the following amendments in the process of selection to respective Grades, as under:

- i) Continuation of provision for promotion to MMGS-III, SMGS-IV & V under list 'A', 'B' and 'C' for PY 2024-25 and PY 2025-26 only.
- ii) No further extension of provision for promotion to MMGS-III, SMGSIV & V under list 'A', 'B' and 'C' beyond PY 2025-26.

CDS: CAREER DEVELOPMENT SYSTEM - FOR 2024-25: Circular No.: CDO/P&HRD-CDS/39/2023 – 24
Dated :17 Nov. 2023

(Please read all below mentioned instructions in continuation with e-Master Circular No. CDO/P&HRD-CDS/39/2024-25 Dt. 13.09.2024)

CAREER DEVELOPMENT SYSTEM- CHANGES FOR FY 2024-25

The CDS guidelines were last consolidated and circulated in form of Master Circular vide Circular number CDO/P&HRD-CDS/39/2024 25 dated 13.09.2024.

The subsequent policy changes, approved by the Competent Authority vide e-Cir No. CDO/P&HRD-CDS/78/2024-25 dated 15.03.2025, for officials in scale SMGS-IV to TEGSS-I.

The instructions pertaining to all other employees (Clerical & Officers till Scale III), shall continue, as hitherto, without any changes.

1.1 Objectives & Highlights of CDS:

- a. The key objectives of the revised PMS, renamed as CAREER DEVELOPMENT SYSTEM (CDS) are:
 - i. Increase business orientation through business linked KRAs for officers & clerical staff.
 - ii. Fairness and consistency in appraisal, through standardization of KRAs across officers & clerical staff in the same role.
 - iii. Accurately measure performance based on objective criteria.
 - iv. Create differential amongst employees based on objective measurement of performance.
 - v. Increase transparency on key consequences (e.g., promotions, postings, recognition), through objective evaluation of metrics.
- b. An effective CDS is the key to promoting a performance driven culture. In order to ensure that the CDS is effective, it is desirable that the Bank transitions to a new performance paradigm. Following are the highlights of CDS.
 - i. Increase in the number of budgetary and measurable roles.
 - ii. Employees will be given grades (AAA, AA, A, B and C) instead of marks on 100 in the earlier AARF system.
 - iii. Evaluation of performance to be driven by objective metrics for budgetary and measurable roles, which are the linked to IT systems to the extent possible to calculate the score.
 - iv. CDS grades will be based on the grade distribution curve to be decided by the empowered group consisting of Chairman, MDs and DMD(HR)&CDO which would define the distribution of grades by a group of employees.

1.2. Applicability:

- a. CDS is applicable to all clerical staff and officers, including those on foreign assignment, posted in associate & subsidiaries (Circular No.: CDO/P&HRD CDS/58/2019 – 20 Date: Fri 22 Nov 2019), up to the level of Deputy Managing Directors.
- b. For employees on deputation CDS grades will be recorded in the system, directly after gradation based on the AARF written by the respective departments and graded by the designated Reviewing Authority(RevA).
- c. The PO/TOs to be included in the year of confirmation if confirmation has been done on or before 30th Sept. (Circular No.: CDO/P&HRD-CDS/28/2018 – 19 Date: 19th Jul 2018).
- d. All the employees in service as on 31st March to be graded in CDS. e. Employees, who are superannuating (normal separation) after putting up more than 6 months of service in the Bank (i.e., retiring after 30th September and till February end), to be graded in CDS. (New) f. Exclusions (Employees outside the purview of CDS):
 - i. Contractual employees

- ii. PO/TOs during their probation. (Circular No.: CDO/P&HRD CDS/28/2018 – 19 Date: 19th Jul 2018)
- iii. Subordinate Staff
- iv. Part time permanent medical Officers covered under UTCS.
- v. The employees who join the Bank on or after 1st October in a financial year will be excluded from CDS for the FY in which they are employed. The grade for the year of their joining will be blank and at the time when they are due for promotion, the available grades will only be considered for promotion (Circular No CDO/P&HRD-CDS/94/2017-18 Date: 12th Feb 2018).

1.3. Role Classification:

- a. Roles in the bank are classified into three types – budgetary roles, measurable roles & non-measurable roles. This classification is based on the kind of KRAs attached to each role.
 - i. **Budgetary roles** – Roles where KRAs are attached with financial targets (mostly from 'P' report parameters).
 - ii. **Measurable roles** – These roles will have financial targets, but most of them are not P report parameters.
 - iii. In both these Roles, all KRAs are objective i.e., marks on KRAs are directly derived from the IT system to the extent possible.
 - iv. **Non-measurable roles** – Roles in which all KRAs are not objective i.e. marks on KRAs are not directly derived from the IT systems. The KRAs in this role are subjective. The supervisor will manually enter the score for each KRA for the employee.
- b. The emphasis is to convert 95% of roles in the Bank to measurable / budgetary.
- c. **The role type of Team Members to be aligned with Team Head role type mandatorily, except for cases where the roles are purely of support nature, like Security, Law, Raj-bhasha, Liaison etc. (New)**

1.5. Key Result Areas (KRAs) :

- a. Every employee is evaluated against certain metrics, which are his/her Key Result Areas. Every employee will be evaluated on allotted KRAs.
- b. The KRAs may range from 5-14 (including Mandatory Learning).
- c. For certain roles in the bank, KRAs are fixed and for others, KRAs need to be picked from a pre-defined library.
- d. There are two types of KRAs on which an individual can be measured – objective KRAs and subjective KRAs. All the objective KRAs are linked to the IT systems to the possible extent. For the subjective KRAs relating to non-measurable roles, the Reporting Authority (RepA) is expected to provide score for the KRAs.
- e. For clerical staff and officers up to the level of Chief General Manager (TEGSS - I), KRAs account for 80% of the total score (including Mandatory Learning (5%) & EASE Parameters (10%), wherever applicable). Remaining 20% score is based on the evaluation of the employee on the specified attributes by his Reporting Authority (RepA), which will be reviewed by the Reviewing Authority (RevA) **(Circular No.: CDO/P&HRD-CDS/28/2018 – 19 Date: 19th Jul 2018).**
- f. For Deputy Managing Director (TEGSS-II), KRAs account for 70% of the score (including Mandatory Learning (5%) & EASE Parameters (15%), wherever applicable) and the remaining 30% is based on the evaluation of the official based on the defined attributes by his Reporting Authority (RepA), which will be reviewed by the Reviewing Authority (RevA).
- g. The score so derived out of 80 (or 70 in case of DMDs) is defined as KRA score in the system. The attributes-based score out of 20 (or 30 in case of DMDs) is defined as discretionary score.
- h. For all those staff members covered under CDS scheme, the KRA score (including Mandatory

Learning & EASE Parameters, wherever applicable), and the discretionary score put together totals to 100.

- i. The business units/ verticals/departments have to start identifying the KRAs for the next FY and submit to CDS department by 28th February (non-measurable roles) and 31st March (measurable roles) every year. While designing the KRAs, the departments have to strive for making the roles in the department 100% measurable. While designing the KRAs, the departments have to discuss with the department / data center concerned at GITC regarding availability of actual data without any manual intervention to the extent possible.
- j. **The Vertical Head will be the Competent Authority for approving the KRAs. (New)**

1.5. Weightages for objective/ subjective metrics (KRAs):

- a. Each KRA will have a weightage defined against it. Generally, the minimum weightage a KRA can have is 5% and the maximum weightage is 20% except in some cases, where the range will be between 1-20. The weightages are always defined in multiples of 5 (i.e., 5% or 10% or 15% or 20%). However, in certain specified roles the KRA weightage/ score can be in multiple of 1. For example, the KRAs of Regional Managers, DGM(B&O), GM(NW) and Circle CGMs. There will be two types of KRAs based on the weightages assigned against them.
 - i. **Default KRAs** – weightage is pre-defined for the KRA. This weightage cannot be changed by the Reporting Authority (RepA). Some examples are, Regional Managers, DGM(B&O), GM(NW) and Circle CGMs etc.
 - ii. **Flexible KRAs** – weightage for this KRA needs to be decided by the Reporting Authority (RepA) as per his/her discretion.

1.7. Role Assignment:

- a. This is the first step in the overall CDS process. It is the responsibility of the Reporting Authority (RepA) to finalize his/her reportees KRAs for the financial year, within 15 days from the role start date /role availability date. (Revised)
- b. It is the duty of the employee to verify his/her role/KRAs/ KRAs weightage within cooling period (normally 15 days from assignment of role) and to approach the RepA for change of the role/ KRAs/ KRAs weightage, if required.
- c. The KRA sheet / library will have nominal/default weightages for all KRAs, Reporting Authority (RepA) has the option to change the KRA weightages if need be (however, this is not applicable to KRAs with fixed weightage).
- d. Once this is done, the Reporting Authority (RepA) needs to “submit” the selected set of KRAs so that it is visible to the reportees.
- e. Reporting Authority (RepA) is expected to have a one-to-one discussion with the reportees about the KRAs for the year. Post this discussion Reporting Authority (RepA) can submit/ assign KRAs. An email will be triggered to the employee immediately.
- f. To save the executive time of RepA, the CD&S Department at CC, may decide to auto-rollover the existing roles, wherein existing Roles of the employees as on 31st March will be copied and rolled over for next FY. After the roles are assigned by the RepA, the window for any change in role will be available up to cooling period (normally 15 days only).
- g. The finalized KRA sheet will be available for the reportees, Reporting Authority (RepA) and the Reviewing Authority (RevA) to view during the year.

1.8. Targets, Hurdles, Score Calculation & CIF Tagging :

- a. For every objective metric, there will be a target, hurdle and weight determined at the beginning of the year, score of which is generated as per the marking scheme.
- b. For every subjective metric, there will be a defined criteria for performance agreed between the employee and the supervisor at the beginning of the year.

- c. Each objective KRA will have a target set (distributed over the months) at the beginning of the year as a part of the target setting/ financial planning process. Subjective KRAs may or may not have specific targets. For the subjective KRAs, it is expected that the Reporting Authority (RepA) has a one-on-one discussion with the reportee and explicitly discusses the targets for the year.
- d. Hurdles are defined as the minimum performance benchmark (MPBM) or rather cutoff level to be achieved to start scoring for the relative KRA. In respect of growth oriented KRAs, the hurdles can be stipulated lower than the targets, which means that the staff member will start scoring if his achievement is more than the hurdle in that KRA. If the actual achievement is more than the target, he will get full score /weightage for that KRA.
- e. In respect of reduction oriented KRAs like Overheads, NPA, the hurdles are kept more than the targets, which means that the employee will get full score if his achievement is below the target, a pro-rata score if the achievement is between the target and hurdle and zero score if the actual achievement is above hurdle.
- f. CDS can be used as a tool for improving the performance of the department/ vertical if the KRAs are designed well and are assigned down the line. Further any consideration of liberal target and hurdles will not help in improving the business performance of the department/ vertical.
- g. The onus of setting Targets and hurdles against each KRA rests with the vertical/department concerned and to be submitted to CDS department by 20th April every year to enable employees to have targets/hurdles in April itself to strive for achievement.
- h. Linear marking scheme is used to calculate the score on every objective KRA. The actual performance of the employee at the end of each month is calculated by using the formula

$$\text{Marks} = \frac{(\text{Actual achievement} - \text{Hurdle})}{(\text{Target} - \text{Hurdle})} \times \text{Weightage given for the KRAs}$$
- i. In respect of growth related KRAs, the performance score will be calculated in following manner:
 - i. If the actual achievement of the employee is less than or equal to the 'hurdle' – 0% marks will be scored for that KRA.
 - ii. If the actual achievement of the employee is equal to or greater than the 'target' – 100% marks (full weightage of the KRA) will be scored for that KRA.
 - iii. If the actual achievement of the employee is more than 'hurdle' and less than 'target', a prorata score corresponding to achievement over the hurdle will be scored for that KRA.
- j. For reduction focused KRAs like overheads/NPA/Slippage ratio, the performance score will be calculated in following manner:
 - i. If the actual achievement of the employee is less than or equal to the 'target' – 100% marks will be scored for that KRA.
 - ii. If the actual achievement of the employee is equal to or greater than the 'hurdle' – 0% marks (full weightage of the KRA) will be scored for that KRA.
 - iii. If the actual achievement of the employee is more than 'target', and less than 'hurdle', a prorata score corresponding to achievement over the hurdle will be scored for that KRA.
- k. In case of roles, where the performance evaluation, require CIF tagging/ approval in HRMS, it will be the responsibility of reportee/ employee to tag the CIF and get it approved, within 15 days after freezing of role /acquisition of CIF, within current financial year. (New)
- l. Average performance of the best 9 months performance (out of 10/11/12 months) to be considered for performance assessment. For role period equal to or less than 9 months, all months' performance to be considered for performance assessment (Circular No.: CDO/P&HRD-CDS/39/2022 – 23 date 14th Sept 2022).
- m. Minimum 90 days duration in any role is required for grading. n. KRA scores will be visible to the employees in Budgetary /Measurable roles. KRA score for non-measurable roles to be displayed after role closure exercise (CDO/P&HRD-CDS/38/2021-22, Date 31st July 2021).

2.1. Self-Appraisal:

- a. Every employee is expected to fill self-appraisal form at the end of the year. The purpose of the self-appraisal form is to provide the Reporting Authority (RepA) the employee's view of his performance during the financial year.
- b. It is optional for all employees to fill the self-appraisal form before the defined deadlines. However, RepA can close the Roles even if the Self-Appraisal is not submitted by the reportee.
- c. Employees can submit their Self-Appraisal after each, and every role performed during the year.

2.2. Supervisor Discretionary Score :

- a. At the end of each Role/financial year, the Reporting Authority (RepA) is expected to provide the reportee with score on supervisor's discretion score. The Reporting Authority (RepA) is expected to refer to the self-appraisal form of the employee while giving score.
- b. The Reporting Authority (RepA) is expected to differentiate among employees at the time of awarding discretionary score to the reportees. This score will be reviewed by the Reviewing Authority (RevA).
- c. This score will not be visible to the employees irrespective of the Role type i.e. Budgetary/Measurable/Non-measurable roles.
- d. While giving discretionary score in case of Budgetary/Measurable roles, the RepA need not wait for KRA scores of the employee. The KRA score will be dynamically refreshed/updated as and when the "actuals" data is uploaded in the system.
- e. The RepA can award full discretionary score of 20/20 to a maximum of 50% of employees only in his/her team (CDO/P&HRD-CDS/38/2021-22, Date 31st July 2021).

2.3. Evaluation :

- a. Every employee is evaluated on a total score of 100 marks, distributed across objective/subjective metrics and supervisor's discretionary score and mandatory learning.
- b. The KRA score will be out of 75/65 (for DMDs), discretionary score will be out of 20/30 (for DMDs) and the mandatory learning score will be out of 5 marks. c. The evaluation will be based on the average KRA score out of 75 in case of budgetary/measurable roles where the scores are populated monthly.

2.4. Cohort formation :

- a. All officers and clerical staff are divided into cohorts. The guiding principles behind forming cohorts are as under:
 - i. Each cohort needs to have a critical mass of at least 30 employees for a fair grade distribution, as far as possible.
 - ii. Role based cohort formation.
 - iii. Depending on the business conditions, any events impacting the functioning, the Empowered Committee will take a decision every year to increase or decrease the number of cohorts. All cohorts of Scale VI and above will be approved by the DMD(HR)&CDO and all the cohorts of Scale V and below will be approved by the CGM(HR) at Corporate Centre.
 - iv. Different cohorts for
 - 1. Officers and clerical staff
 - 2. Budgetary, measurable, and non-measurable roles
 - 3. Groups of different scales for officers to the possible extent.
 - v. Cohorts may be formed based on geography i.e. RU/SU and Metro/Urban cohorts scale-wise.
 - vi. The grading in Budgetary or Measurable roles will be done in the system itself.

- b. The list of Cohorts & Role Groups will be made available on SBI times/ Human Resources/ CD&S webpage every year. However, the Cohort cut off marks and details of employees in the cohort will be confidential. (New)

2.5. Grade Distribution Curve :

- a. Grade distribution curve is the distribution of grades in a particular cohort. All employees in a cohort are given grades based on the quintile curve/ grade distribution curve :

For Non-Measurable roles [grades provided by Reporting Authority (RepA)/ Reviewing Authority (RevA) directly]

AAA	AA	A	B	C
35%	40%	60% #	3%	1%

The above grade-wise ceiling is maximum, subject to total of 96% overall in AAA, AA & A grades put together.

For Budgetary & Measurable roles (grading carried out directly by system based on in-built cohorts)

Officers Up to SMGS V and Clerical Staff

AAA	AA	A	B	C
35%	40%	21%	3%	1%

TEGS-VI & TEGS-VII

AAA	AA	A	B	C
40%	40%	16%	3%	1%

- b. However, the Empowered group can decide on a different Grade Distribution Curve for the cohorts depending on the factors mentioned below :
- Overall bank performance for the year or performance of a particular business vertical.
 - Financial services market performance for the year.
- c. Even after applying the quintile curve/ grade distribution curve for grade allocation, it should be ensured that no employee who got a total score of 50 or above (out of 100) in Budgetary/Measurable roles or a total score of 70 or above (out of 100) in non-measurable roles from FY 2016-17, can get a "C" grade.
- d. Similarly, it should be ensured that no employee who got a total score of 65 or above (out of 100) in Budgetary/Measurable roles or a total score of 80 and above (out of 100) in non-measurable roles from FY 2017-18, can get a "B" grade.
- e. The quota for CDS Grades in case of non-Measurable roles or full discretionary marks quota in case of Budgetary/Measurable roles for a particular RevA will be the overall sum of quota of respective RepAs under him/her (CDO/P&HRD CDS/58/2019-20, Date: 22nd Nov 2019).
- f. Employees in the cohorts that have only budgetary or measurable roles are ranked based on the total score out of 100, as substantial differentiation takes place on account of different KRA scores and discretionary scores. Gradation will be done on the basis of scores out of 100, arranged in the descending order of score. Same score -same grade principle will be applied, though it breaches the Grade Distribution Curve approved.
- g. Minimum 90 days duration in any role is required for grading. h. For employees with non-measurable roles, the grades will be awarded by Reporting Authority (RepA) as per the approved grade distribution curve (CDO/P&HRD-CDS/28/2018-19, Date 19th Jul 2018).

- i. For employees with non-measurable roles, all employee groups (Clerical, Specialist & Officers) to be clubbed for grading by Reporting Authority (RepA), based on the grade distribution curve. (Revised)
- j. In case of multiple roles during the financial year, the performance in each role, with minimum 90 days duration, will be considered for grading and best grade will be considered as year-end grade. Role-wise grade details will be published for employees with multiple roles in a FY.
- k. Grading of employee with all roles assigned is less than 90 days but the total role period in FY is more than or equal to 90 days (CDO/P&HRD-CDS/39/2022-23, date 14th Sept 2022).
 - i. Such roles to be considered as non-measurable roles. Manual AARF may be obtained in such cases.
 - ii. Circle CGM/ CGM of the department at CCE to be the competent authority for undertaking grading of such roles.
 - iii. Maximum "A" grade to be awarded to all such roles. However, in exceptional cases "AA" can be awarded.
 - iv. Circle / CCE to submit the grading of such roles, latest by 7th April i.e. before completion of CDS role closure exercise for FY, to the CDS department at CC for uploading.
- l. After finalisation of annual grade, the scores earned before grading will become redundant and the grade equivalent marks only will be adopted for all purposes. The gradation process is used to convert the score on 100 to a CDS grade on a scale of 5, as shown below (Circular No.: CDO/P&HRD-CDS/28/2018 – 19 Date: 19.07.2018):
 - i. "AAA" – equivalent to marks of 100
 - ii. "AA" – equivalent to marks of 95
 - iii. "A" – equivalent to marks of 85
 - iv. "B" – equivalent to marks of 70
 - v. "C" – equivalent to marks of 50

2.6. Minimum cut-off Marks for top grades:

- a. A minimum performance benchmark for top CDS grades (AAA/AA) in terms of minimum total score has been revised as specified below (Revised):

Grade	Min Total Score
AAA	75
AA	60

E.g., In case, the employee gets CDS grade of AAA in respective role with less than 75 out of total 100 marks, the grade will be stepped down to AA. Similarly, if the employee gets CDS grade of AA in respective role with less than 60 out of total 100 marks, the grade will be stepped down to A.

- b. To safeguard the interest of the employees, in case of overall dip in the cohort performance due to external reasons, like natural calamities etc., budget revision may be considered by the Controllers. However, this exercise should be done cautiously, not indiscriminately and with the approval of respective MD.

2.7. Negative Scoring :

- a. In case of False Compliance & Staff Misbehavior (substantiated) cases, the following negative score to be awarded to the employee concerned.

Category	Negative Score		
False compliances in RFIA (CDO/P&HRD-CDS/58/2019-20 date 22nd Nov 2019)	-5		
Staff misbehaviour (Substantiated) cases (CDO/P&HRD-CDS/38/2021-22 date 31st July 2021)	1st Instance -2	2nd Instance -4	3rd or More Instance -6

- b. The total negative marks in CDS will be subject to following limit (CDO/P&HRD CDS/39/2022-23 Date 14th Sept 2022) :
 - i. Maximum overall limit of 10 Marks (i.e., 10% of total CDS Score).
 - ii. In case of addition of any new parameter for negative marking, the total overall marks (10) will be shared proportionately among all parameters.

2.8. Discretion for grade upgradation :

- a. The CMCs at Circles / Committee at CCE will be empowered to allocate AAA / AA grades to an additional 1% (Maximum) of the total employees falling under the purview of CDS under their administrative area (After excluding sub-staff, PO/TO etc., who are outside the purview of CDS, from the total work force while arriving at the eligible numbers) (CDO/P&HRD-CDS/38/2021-22 , date 31st July 2021).
- b. The eligible employees for AAA / AA grade under this discretionary quota of 1% will be finalized by a committee consisting of minimum CGM and GM of the Circle/CCE. The CMC at Circles/ Committee at CCE are vested with the powers to add additional members as deemed fit, subject to a maximum of 4 members (CDO/P&HRD-CDS/38/2021-22 , date 31st July 2021).
- c. The employee penalised with negative score for misbehavior with customer will not be considered for grade revision under 1% discretion (CDO/P&HRD CDS/39/2022-23, date 14th Sept 2022).

2.9. Mandatory Learning :

- a. **Completion of Mandatory Learning as eligibility criteria for top CDS grades: If an employee who have not completed Mandatory Learning and qualifies for AAA or AA grade based on KRAs score, the CDS grade of such employee will be stepped down by one level to AA or A. (New)**

2.10. Performance Improvement Plan (New):

- a. The performance improvement plan (PIP): The employees, who have received bottom two grades in previous financial year will be provided training under performance improvement plan to address gaps in specific job goals or behavior related concerns.
- b. Mentorship to the employees who have received bottom two grades (B & C): The Reviewing Authority (RevA) shall be designated as 'Mentor' to the employees, who have received bottom two grades in previous Financial Year.
- c. The finalization of modalities and implementation for Performance Improvement Plan and Mentorship will be done by the Strategic Training Unit.

3.0. Operational issues :

3.1. Mid-year transfers during year :

- a. In case an employee is transferred in the middle of the review year, his/her performance in each role will be considered for grading and the best of the grades will be considered as the year-end grade.
- b. However, minimum 90 days duration in any role is required for grading, otherwise such duration will not be considered for grading.

3.2. Reporting Authority (RepA) on transfer / retired during the review year :

- a. In case the Reporting Authority (RepA) of an employee change during the review year, the following process should be followed to finalize the KRAs/intermediary role closure.
 - i. If the KRA's are already allotted: No action is required.
 - ii. If KRA's to be given/Role to be closed for employees transferred during the year: The new RepA has to assign KRAs/close the role of the reportees, who worked in the branch/office during the year, though they worked under his/her predecessor. If necessary, feedback to be obtained from his/her predecessor.
- b. However, role closure as on 31st March, have to be done by the RepA as on 31st March. In cases, where RepA retiring on 31st March, necessary precautions to be taken to ensure that Discretionary Score is given in Budgetary/ measurable roles; Subjective KRA score & Discretionary Scores are given in non measurable roles.

- c. Reporting Authority/RepA (retiring after working for minimum 9 months, i.e., on or after 31st December of a Financial Year) to be allowed to award discretionary score/ grades in CDS to the employees reporting to him/ her, as per following modalities **(CDO/P&HRD-CDS/73/2022-23 dated 16th Feb 2023)** :
 - i. The role closure window shall be made available to RepA, 15 days prior to the date of retirement of the RepA.
 - ii. In case the role closure is not done by the retired RepA for any reason, the incumbent RepA as on 31st March of the financial year shall have the right as available in the present system, to award score/grade to the employees and close the roles.
 - iii. The proposed change will impact only RepA. The role of Reviewing Authority (RevA) shall continue as hitherto without any changes in existing instructions.

3.3. PARKING ROLE (CDO/P&HRD-CDS/39/2022-23 dated 14th Sept 2022):

- a. Employee under suspension/sabbatical leave/unauthorized absence/long leave for more than 90 days should be assigned Parking Role as per the following criteria:
 - i. Unpaid Leave (Employee under suspension / sabbatical leave / unauthorized absence/ Any other unpaid leave): Parking Role to be assigned for entire period of absence, i.e., from the day one of suspension / sabbatical leave / unauthorized absence etc., even if the period of absence is less than 90 days.
 - ii. Paid Leave (Continuous paid leave for 90 days and more (sick leave / maternity leave / privilege leave / Any other paid leave): Parking Roles to be assigned if the period of leave is 90 days or more.
- b. In above cases, parking roles shall be given by RepA. At the same time care has to be taken to assign role/KRAs, immediately after the employees resume duties. HRMS team of Circle to be advised to change the position of the employee to create role split. Same procedure to be followed in case the employee is proceeding on leave/suspended after allotment of role/KRAs.
- c. There will be no grading for the parking role. If the employee is in the parking role for the entire year due to the above cases, the employee will not be graded in CDS for that financial year.

3.4. Employee on deputation (Outside Bank) :

- a. In case an employee is on deputation, the AARF written by the respective departments to be obtained and graded by the designated Reviewing Authority (RevA).

3.5. Monetary Incentives :

- a. At present, all 'AAA' & 'AA' graded employees in CDS are covered under performance linked incentive scheme. The eligibility criteria and the amount of incentive will be decided every year and will be intimated by way of Circular after obtaining approvals required in this regard.

3.6. Escalation Timelines & Escalation Matrix (Pre-Grading): (New)

- a. **Timelines for escalation of CDS related issues: The issues pertaining to CDS should be flagged within 15 days from the date of occurrence in following manner:**
 - i. The operational issues like incorrect role, role period, etc, should be reported to related HR team.
 - ii. The issues related to KRAs or Role unavailability, CIF tagging etc, should be reported to Circle CDS team/ HR team at CC department.
 - iii. The performance data discrepancy related issues should be directly reported to CC CDS team at data.cds@sbi.co.in with supporting documents.
- b. **Escalation Matrix: If the issues flagged by an employee remain unattended for 15 days, the same should be escalated in following manner :**

- i. **Issues flagged to related HR team [a(i)]:** Circle CDS team.
- ii. **Issues flagged to Circle CDS team [a(ii)]:** AGM (HR) at LHO / DGM (HR/Admin/ Ops) at CC departments.
- iii. **Issues reported to CC CDS team at data.cds@sbi.co.in [a(iii)]:** DGM CDS (CC) at dgm.cds@sbi.co.in

3.7. Competent Authority:

- a. The DMD (HR) & CDO will be the Competent Authority for approving CDS process related changes / providing clarifications on CDS related issues (CDO/P&HRD CDS/39/2022-23 dated 14th Sept 2022).
- b. The empowered group consisting of Chairman, MDs and DMD(HR)&CDO, will be the Competent Authority for approving CDS policy related changes.

4.0. CDS Calendar:

The following timelines to be adhered to for a smooth completion of CDS process every year:

a. CDS timelines for FY 2023-24:

S.No.	Process	Timelines
i.	Finalization of Cohorts (New)	By 30th Nov
ii.	Submission of Self- appraisal by employees (Revised) : • Non-measurable roles • Measurable roles • Budgetary roles	20th Mar 25th Mar 3rd Apr
iii.	Role Closure by RepA / RevA (Revised): • Non-measurable roles • Measurable roles • Budgetary roles	25th Mar 31st Mar 5th Apr
iv.	Gradation & Display of CDS Grades	By 10th April
v.	Escalation of CDS data discrepancy related issues (within 05 days of display of CDS annual grades) through Sanjeevani Portal only. (New)	By 15th Apr
vi.	Resolution of CDS data related issues and closure of CDS exercise for previous financial year. (New)	By 20th Apr

b. CDS timelines for FY 2024-25:

S.No.	Process	Timelines
i.	Submission of Approved KRAs for next financial year to CDS department by the Owner Business Department in two tranches as mentioned hereunder: (Revised) • Non-measurable Roles • Measurable/ budgetary Roles	By 28th Feb By 31st Mar
ii.	Submission of Approved Target & Hurdle for next financial year to CDS department by the Owner Business Department.	By 20th April
iii.	KRA assignment to all employees (by Reporting Authority / RepA)	By 10th May

PROBATIONARY OFFICERS, TRAINEE OFFICERS & CIRCLE BASED OFFICERS PASSING POWERS DURING PROBATION PERIOD

Circular No.: CDO/P&HRD-IR/77/2021 - 22 Date: Fri 17 Dec 2021

Circle Based Officers, passing powers and attendant responsibilities for Probationary Officers, Trainee Officers and Circle Based Officers have been rationalized as under:

A. Probationary Officers:

Stage	Rights	Cash	Transfer
First Year of probation			
Up to 6 weeks of the first branch training	Only enquiry rights	Nil	Nil
From 7th week of first branch till the end of 3rd month of branch training	Powers as applicable to Junior Associates	Presently Rs.15,000/-	Presently Rs.20,000/-
4th month onwards till the end of 1st year of probation	Powers as applicable to Associates	Presently Rs.35,000/-	Presently Rs.70,000/-
Second year of probation	Powers equivalent to that of JMGS-I officers	Presently Rs.400,000/-	Presently Rs.10,00,000/-

B. Trainee Officers:

Stage	Rights	Cash	Transfer
First week of the first branch training	Only enquiry rights	Nil	Nil
From 2nd week of the first branch training till completion of the second branch training (i.e. till 38 th week of training)	Powers as applicable to Associates	Presently Rs.35,000/-	Presently Rs.70,000/-
3 rd (Passing) of Branch training	Powers equivalent to that of JMGS-I officers	Presently Rs.400,000/-	Presently Rs.10,00,000/-

C. Circle Based Officers:

Stage	Rights	Cash	Transfer
First & Second week of the branch training	Only enquiry rights	Nil	Nil
Third & Fourth week of the branch training.	Powers as applicable to Associates	Presently Rs.35,000/-	Presently Rs.70,000/-
From 5 th week onwards	Powers equivalent to that of JMGS-I officers	Presently Rs.400,000/-	Presently Rs.10,00,000/-

Along with passing powers, other attendant responsibilities shall also be mapped to respective stages of authority as applicable. **However, the officers shall not be given independent custody of any type during their probation period.** Probationary Officers, Trainee Officers and Circle Based Officers shall not independently process or recommend loans during the probation period. They shall be assigned responsibility as part of the learning process, however, the same shall be vetted by a confirmed officer and no credit decision shall be taken based solely on processing done by such officers under probation. Training on use of LLMS/ RLMS in preparation of proposals shall be provided on separate training servers. Probationary Officers, Trainee Officers and Circle Based officers are not posted against regular vacancies in a branch. During the probation period, such officers shall not be used as relief arrangement and shall not be given custody of cash/ documents, etc.

MEDICAL FITNESS & OPHTHALMOLOGICAL STANDARDS NEW RECRUITS / PROMOTEES.

Circular No.: CDO/P&HRD-IR/81/2021 - 22 Dated 31 Dec 2021

The Fitness Standards have been reviewed and modified. **Medical Standards** for the new recruits and promotes (contained in **Annexure-A in above Circular**), and the revised **Ophthalmological Standards** for the new recruits and promotees (contained in **Annexure-B in above Circular**). The revised standards in respect of promotion will be applicable w.e.f. 01.04.2022. For recruitment, the policy will be effective from the date of issue of circular.

REVIEW OF FITNESS GUIDELINES DURING RECRUITMENT / PROMOTION FOR PREGNANT LADY CANDIDATES

e-Circular No. CDO/P&HRD-IR/76/2024-25 dated 07-03-2025

As per Bank's extant instructions on Medical Fitness for new recruits/ Promotee female employees, issued vide our e-Circular No. CDO/P&HRD-IR/04/2012-13 dated 12th April 2012, Pregnant women candidates may be appointed in the Bank up to six months of pregnancy, provided the candidate furnishes a certificate from a Gynaecologist that her taking up the Bank's employment at that stage, in no way likely to interfere with her pregnancy.

2. It has been observed that, 'Pregnancy' is a physiological condition and is not to be treated as an illness and many women employee continues to work till full pregnancy period before proceeding on Maternity Leave. Therefore, any condition or 'stage of pregnancy of a female candidate may not be set as a deciding parameter for their fitness. Pregnancy may not affect the competence or working ability of a female employee. Hence, it would not be prudent to declare a female candidate/ employee unfit on account of pregnancy if she is otherwise found medically fit under other parameters. A certificate from the attending Doctor is needed that the candidate is fit to join duty and travel.

3. Therefore, it has been decided by the Competent Authority that pregnant female candidates, irrespective of their stage of pregnancy, may be considered "Fit" subject to meeting other fitness criteria laid down in our Circular under reference.

4. All other instructions issued in the matter from time to time shall remain unchanged.

CHAPTER - 28

DECLARATION OF ASSETS AND LIABILITIES BY ALL OFFICERS/EMPLOYEES

Act : Declaration of Assets and Liabilities by **All** Employees Under Section 44 of the Lokpal and Lokayuktas Act, 2013 : e-Cir/130, 140/2015-16.

The Govt. of India has notified the Public Servants (furnishing of information and annual return of assets and liabilities) Rules, 2014 under the Lokpal and Lokayuktas Act, 2013. As per Section 44 of the said Act and Rules framed thereunder, every public servant shall file declarations, information or return, as the case may be, regarding his assets and liabilities as on the 31st day of March every year, to the competent authority, on or before the **31st day of July** of that year.

Section 44 of the Lokpal and Lokayuktas Act, 2013 relating to submission of assets and liabilities statements / returns by public servants, applies to **all** the employees (Officers, Clerical, Sub-staff and Contractual) of State Bank of India : e-Cir/130/2015-16, e-Cir/1234/2016-17.

Related directions are detailed in e-Cir/130/2015-16.

The Bank has decided to continue with the submission of assets and liabilities, as on 31st March by the officers of the Bank, in the existing format available in **HRMS** : e-Cir/369/2017-18.

H.R.M.S. : All employees of the Bank are now required to mandatorily submit the above statements/returns through HRMS **only**. The user manual for submission of the above returns is available on the HRMS portal : e-Cir/792/2015-16.

P.F. Index No. : All employees, while submitting their Assets & Liabilities statements, should mention their Provident Fund Index number and Grade/Scale in all pages of Form I to IV, including the covering page of the prescribed formats under the Lokpal Act : e-Cir/321/2015-16.

Assets and Liabilities : Annual Statements : The last date for filing of revised returns for the year 2014 (as on 01.08.2014) and the returns for the year 2015 (as on 31.03.2015) by public Servants under the rules (in terms of the Lokpal Act). e-Cir/890/2015-16.

ONLINE SUBMISSION AND SCRUTINY OF ASSETS AND LIABILITIES STATEMENT

Circular No.: CDO/P&HRD-PM/2/2019 - 20 **Date:** Mon 1 Apr 2019

In order to support Bank's initiative on sustainable practices to minimize the use of paper and to digitize the record of A&L statement, the competent authority has decided as under:

a.i. The practice of submission and maintaining the hard copy of A&L statement has been discontinued. Officials will submit A&L statement through HRMS only. Similarly Reporting Authority will make the online scrutiny of the A&L statement.

a.ii. The new system of submission and scrutiny of A&L statement as on 31.03.2019 will be implemented w.e.f 1st April 2019.

CHAPTER - 29

ATTENDANCE & PUNCTUALITY

Attendance & Punctuality :

In order to ensure that punctuality standards are met by all, the Bank has reiterated the extant instructions in this regard vide e-Cir/1018/2014-15.

Sub-ordinate staff should attend office 30 minutes before commencement of business hours and clerical staff 15 minutes before commencement of business hours.

Leave application should be submitted in advance. In exigencies, intimation should be given to the controller (leave sanctioning authority) followed by the leave application.

Employees coming late to office can be refused permission to attend office on those days and asked to submit leave application as refusal to grant permission to join late is the prerogative of the management, but in genuine cases, due care should be taken. Causes for late coming should be investigated and remedial steps should be taken to prevent recurrence.

CHAPTER - 30

PERFORMANCE-LINKED INCENTIVE SCHEME

Staff Sup. : Re-establishing **DGM's Club Awards** (for Branch Managers) in the Scheme w.e.f. FY 2014-15 : e-Cir/683/2014-15.

Chairman's Club for NBG & MCG Branches : Re-establishing DGM's Club Award : Increase in Quantum of Award : e-Cir/766/2015-16.

PERFORMANCE LINKED INCENTIVE (PLI) BASED ON CDS GRADING FOR FINANCIAL YEAR 2023-24.

Circular No.: CDO/P&HRD-PM/25/2024-25 **Dated 1 July 2024**

Payment of PLI based on CDS Grading for the financial year 2023-24 to all employees who were graded "AAA", "AA" & "A" in CDS as on 31st March, 2024.

Payment of incentives under PLI to eligible employees for the FY. 2023-24 will be as under:

Amount in Rs.

Scale / Grade	Incentive per Employee with CDS Grade "AAA"	Incentive per Employee with CDS Grade "AA"	Incentive per Employee with CDS Grade "A"
TEGSS-II	6,60,000.00	2,20,000.00	1,10,000.00
TEGSS-I	4,70,000.00	1,56,700.00	78,400.00
TEGS-VII	2,70,000.00	90,000.00	45,000.00
TEGS-VI	2,17,000.00	72,300.00	36,200.00
SMGS-V	1,70,000.00	56,700.00	28,400.00
SMGS-IV	1,36,000.00	45,300.00	22,700.00
MMGS-III	92,500.00	30,800.00	15,400.00
MMGS-II	64,500.00	21,500.00	10,800.00
JMGS-I	43,400.00	14,500.00	7,300.00

EXCLUSION:

- a. Contractual and Part Time employees.
- b. Employees Retired / Resigned / Removed / Voluntary Retired during the financial year 2022-23.
- c. POs/TOs/CBOs not confirmed on or before 30.09.2022.
- d. Clerical staff who has joined after 30.09.2022 and / or not confirmed as on 31.03.2023
- e. All other employees not covered under CDS Grading.

SBI GEMS : Rewards & Recognition Scheme : The Bank has recently created a mechanism to enable the senior officials to convey their appreciation for a job performed well and retain the organization memory for the same. This would help drive strong motivation amongst the employees.

The Scheme works through HRMS. The details of the Scheme are furnished in e-Cir/697/2017-18.

REWARDS&RECOGNITIONScheme**SBI GEMS–REVISION**

Circular No. : CDO/P&HRD-CDS/105/2021 – 22 Dated 23 Feb 2022

Security Staff : Reward and Recognition Programme : With a view to maintain the high spirit and enthusiasm amongst the Security Staff, the Bank has recently introduced Reward and Recognition Program for the Security Staff of our Bank, whereby best adjudged Security Staff posted at branches Modules, LHOs and Corporate Centre establishments would be rewarded by their respective Admin Office/Circle/Corporate Centre : e-Cir/717/2017-18.

CHAPTER - 31

PROFESSIONAL/MODEL DRESS CODE

The Bank has prescribed **uniform** for certain groups of staff performing only specific duties, like subordinate staff and security personnel in Award Staff and Security Officers, Fire Officers, Liaison Officers, etc. in Supervising Staff. However, in respect of others, though a specific uniform has not been prescribed it is expected that they present a **clean** and **professional image of the Bank** while performing official duties or representing the Bank elsewhere.

2. In order to ensure that an acceptable level of decorum in workplace is maintained, all employees should adhere to a **model dress code** as under : e-Cir/1189/2017-18.(CDO/P&HRD-PM/80/2017-18 date: 06/01/2018.

- i. All members of staff should wear the **official ID** provided to them.
- ii. All members of staff provided with **uniform** should wear them while on duty.
- iii. Staff at branches should wear their **name badges** (where provided) while on duty.
- iv. Staff should wear **clean shoes/footwear** and not slippers while on duty.
- v. Shorts, three-fourths, i.e., trousers others than full-length trousers, T-Shirts, Jeans and sneakers/ sports shoes, etc. should not be part of attire.

Within these overall guidelines, the **suggested attire** for the staff are given below :

	Men	Women
Senior Staff at Administrative Offices	Smart Formals (Suit/Blazer/ Indian Jacket) or Smart Semi-Formals. (Optionally, Tie while meeting with customers or other external dignitaries)	Formal Indian OR Western
Other Staff at Administrative Offices & Staff at Branches and other Customer Facing Outfits	Formal Shirt & Trousers and shoes (Branch Managers and Heads of outfits may consider wearing Tie)	Formal/Semi-formal Indian OR Western Attire

3. Clean environment, personal hygiene and appearance are also important at the workplace. We give below certain tips in these respects for the benefit of staff with a view to enhancing the image of the Bank.

Grooming / Hygiene Suggestions :

Personal hygiene and appearance is essential for work place and all are encouraged to:

1. Avoid unkempt look (unshaven / ruffled hair)
2. Practice adequate personal hygiene to keep bad breath / body odour away
3. Keep footwear clean at all times.

Other Grooming Tips :

1. Shoes and belts should be of same colour
2. Socks should ideally compliment / match colour of trousers
3. Plain ties suggested on check-shirt
4. Ties with designs suggested on plain shirt (any solid colour)
5. Unless wearing a blazer, suits should be from the same fabric length
6. Blazers, mostly go well with contrast or same colour trousers
7. Shirt collar around the neck should always be visible when wearing a suit / blazer
8. Shirt sleeve should exceed the suit / blazer sleeve length by half an inch.

Social Etiquette Tips :

1. Avoid belching when in a meeting or among others; it is highly irritating
2. Slipping into common language in a formal meeting is considered unprofessional.

Service Rules :

As per SBIOSR, every officer is expected to do nothing which is unbecoming of an officer. In respect of Award staff, as per industry-level Bipartite Settlement, marked disregard of ordinary requirements of decency and cleanliness in person or dress is a misconduct : e-Cir/686/2015-16.

CHAPTER - 32

EMPLOYEE WELFARE AND WORK-LIFE BALANCE

Bank's Initiatives : Our Bank had taken a number of **transformative initiatives** in the past few years in the area of Human Resources Development. These initiatives are critical to ensure that our Bank remains in the forefront of banking in India and our employees are equipped to meet the challenges of tomorrow. Several initiatives have also been taken to ensure and improve welfare of our employees : e-Cir/876/2017-18.

Employee welfare cannot be restricted to **mere provision of facilities**, monetary or otherwise, but needs a comprehensive approach. A good and healthy work environment, mutual respect and empathy in work place, a good work-life balance, etc. are essential to achieve a healthy and happy workforce. In a large organization like ours, this cannot be achieved without the active involvement of each and every one of us. Each one of us needs to imbibe certain qualities in us to make the workplace a better one for all of us.

Productivity and agility in market place are critical to meet the requirements of our customers. Productivity has to be achieved by better planning and organizing, co-ordination between various departments/persons working in a unit and leveraging technology, wherever possible. Goal orientation, adherence to timelines and pride in achieving set targets should define our functioning at all levels. All employees should be punctual and adhere to workplace discipline to project an efficient image of the Bank.

Working longer hours or working on holidays should not be the mode achieving productivity. Employees should also have **adequate time** to devote to their **personal** and **family needs** to remain **healthy**. While there could be occasions when some of us are required to **work** beyond normal duty hours/on **Sundays** or **holidays**, such occasions should be **rare**. Calling officers for doing routine work on Sundays or holidays should be **avoided** by better **planning** of work during the workweek. If some offices (like CPCs) are required to be kept open for the convenience of customers on Sundays or holidays, **shift system** should be followed to ensure that no official or employee is required to work on all days of the week. **ATMs** should be managed by better planning and use of CIT agencies. **Campaigns** should preferably be planned on **working days**. However, if any campaigns are required to be held on holidays for better visibility and effectiveness, the officials concerned should be given a **compensatory off** in the **immediately following week**. At the same time, **non-completion** of assigned tasks or **lack of decorum** in office are **totally unacceptable** and to be dealt with accordingly.

A **healthy** and **fit workforce** make for a healthy and successful organization. All of us have a **responsibility** to keep this **organization healthy** and **successful**.

CHAPTER - 33

ACQUISITION OF ASSOCIATE BANKS BY SBI

Staff Sup. : Acquisition of Associate Banks by SBI : **Inter-Se Seniority** : The Bank has approved one-time adjustment to be made in the inter-se seniority of officers from erstwhile Associate Banks while reckoning their eligibility for their next promotion, subject to fulfilment of any other eligibility criteria that the Bank may prescribe for all officers due to promotion : e-Cir/286/2017-18.

	<i>Scales</i>	<i>Adjustments</i>
a)	For officers of erstwhile ABs in Scales I, II and III	No adjustment.
b)	For officers of erstwhile ABs in Scales IV and V	Additional 1 year.
c)	Officers of erstwhile ABs in Scales VI & above	Additional 2 years.

e-ABs : Erstwhile Associate Banks : Competent Authority Under **Pension Regulations** of e-ABs : The Bank has recently decided that the officers and employees of eABs who opt to continue with the terminal benefits as applicable to the subsidiary banks, or allowed to retire under the new VRS scheme implemented by the e-ABs, or who retired from the subsidiary banks before the effective date of acquisition, including any relatives/legal heirs of a pensioner of the subsidiary bank claiming family pension will be governed by the pension regulations of the subsidiary bank : e-Cir/247/2017-18.

Competent Authority as per the said regulations : Detailed in e-Cir/247/2017-18.

e-ABs Employees' PF Trust : Advances & Withdrawals : Procedure to be followed in respect of applications from e-AB employees for grant of temporary advance against their PF balances as also requests for permanent withdrawal from their PF balances : e-Cir/972/2017-18.

Recovery of advance/recovery of interest done in accordance with the respective Rules as per the option chosen by the employee concerned.

Resi. Furniture to Officers of eABs & eBMB : Additional Entitlement (of 20%) : On Transfer Out of Circle : The competent authority has decided to consider the place of posting/deputation of the officer as on 01.04.2017, i.e., the date of merger to be the base for determining the parent circle for officers of eABs & eBMB : e-Cir/1129/2017-18.

In case, the officer has been on deputation to any subsidiary of SBI/Government of India/other organisation as on 01.04.2017 the parent Circle of the officer would be the present SBI Circle having geographical jurisdiction over the place of deputation.

CHAPTER - 34 SUNDRY MATTERS

- **INCENTIVE TO INSPECTION STAFF :**

e-Cir/CDO/P&HRD/PM/73/2008-09, 50/2002-03

Reimbursement of kit Expenses :

- i) For the 1st year of mobile duty - Rs. 6,000/- per annum
- ii) For the subsequent 4 years of mobile duty - Rs. 3,000/- per annum

- **DETAILMENT AS TEST PERSONNEL :**

32/1996-97, 65/1998-99

Officers detailed for invigilation work for various promotional tests are paid an Honorarium of Rs. 250/-, inclusive of conveyance expenses, without any compensatory off. Tea and Snacks may also be provided to them.

- **MEDICAL FITNESS :**

Revised Instructions : Standards of Medical Fitness for the New Recruits/Promotees : e-Cir/35/2012-13.

- **PWDAs : PERSONS WITH DIFFERENT ABILITIES :**

Identification of Task/Rules : e-Cir/981/2011-12.

Travel Expenses : The Travel Expenses of the Attendant/Escort to a Differently Abled Employee/Visually Impaired Employee, when travelling to places for attending Institutional Trainings at ATIs/SBLCs are now reimbursed : e-Cir/1530/2016-17.

Exemption From Mandatory Rural / Semi-urban Assignment : e-Cir/139/2017-18.

The Bank has recently reiterated and clarified that the benefit of RU/SU exemption should also be extended to employees who acquire disability after entering the service, subject to submission of valid certificate of disability.

- **ONE-EYED CANDIDATES :**

Recruitment/Promotion : e-Cir./829/2009-10

Candidate having total absence of perception of light in the affected eye, and the better eye having distant vision 6/6 and near vision J1 with or without correction in any meridian up to +4 or -4 spherical equivalent for the distant vision and also normal field of vision with absence of any progressive disease."

The candidates fulfilling the above medical standard are now eligible for recruitment/promotion in the Bank. All other regular parameters for the for general candidates are applicable in these cases also.

Review of ophthalmological standards : detailed in e-Cir/304/2011-12.

- **LETTING OUT OF HOUSES TO THE BANK :
IMP. CLARIFICATION REG. ECONOMIC RENT :**

As per extant instructions, employees who own houses, acquired by availing housing loan under Individual Housing Scheme, are also eligible for official accommodation.

2. However, in case they are given the official accommodation or are transferred out of the place where the house is situated, they are allowed to let out the house. The house is required to be first offered to the Bank in which case the Bank will pay "Economic Rent", and when the Bank does not require the house, it can be let out to anybody in any manner desired by the employee.
3. In view of falling interest rates, in many cases, the economic rent is far less than the prevailing market rent. It has, therefore, been decided by the Bank that where the economic rent is **less** than the entitlement of the officer occupying the house rent equivalent to the entitlement of the officer occupying the house or market rent, whichever is **lower**, should be paid. (Ref. CIRDO/P&HRD/CL/88/2003-04).

- **OFFICERS APPOINTED ON CONTRACT :**

Economists, Statisticians & Law Officers : Revision in Terms and Conditions of Engagement : e-Cir/1163/2011-12.

Officers Engaged on Contract : Revised Terms and Conditions of Engagement : e-Cir/1469/2015-16.

- **MEDICAL OFFICERS :**

Full-time, Part-time : Revised Uniform Terms & Conditions of Service (UTCS) : e-Cir/1049/2013-14.

Permanent Full-Time / Part-Time Medical Officers : of the Bank : Modifications in Uniform Terms & Conditions of Service (UTCS) : e-Cir/370/2015-16.

The terms and conditions of UTCS are **not** applicable to doctors who are engaged on contract basis.

Medical Officers, Doctors on Contract Basis : The Bank has recently revised/updated the following : e-Cir/846/2017-18 :

- i) Attending medical conference for PPMOs/FTMO/CMO.
- ii) Increase/Revision in the Consultation and Visiting Fee for PPMOs/FTMO/CMO.
- iii) Rates of remuneration and lump sum conveyance charges payable to Doctors on Contract basis.

These revisions are effective from 01.11.2017.

- **STAFF SUP. : EXPENSES OF CLOTHING TO LIAISON OFFICERS, ETC.:**

Liaison Officers/Security Officers & Fire Officers : Reimbursement of Expenses on Clothing : Revision : W.e.f. 01.08.2012 : e-Cir/507/2012-13.

Revision/Updation/Improvement of Staff Benefits/Facilities : e-Cir/1029/2016-17.

- **OFFICERS WHO OPT OUT OR REFUSE PROMOTION TO HIGHER GRADE**

The officers who opt out or refuse promotion to higher grade are **not** eligible for : e-Cir/653/2013-14 :

- (i) **Increments** in the **higher grade** (to which the official has refused/opted out for the promotion) in the running scale of pay;
- (ii) **Stagnation increments** on reaching the maximum in their scale of pay;
- (iii) **PQP** in lieu of regular increment on reaching the maximum in their scale of pay.

The above instructions are effective from **3rd September, 2013**.

(As per the order dated 02.03.2000 of the Division Bench of Madras High Court.)

Officers who opt out or refuse promotion to higher grade : The officials who **subsequently opt** for the promotion to next higher grade are allowed the increment/stagnation increment/PQP, as applicable, in the higher grade in running scale from the date of his annual increment falling due subsequent to the date of appearing for the promotion exercise : e-Cir/1207/2013-14.

- **COLLECTION OF CONTRIBUTION FROM STAFF/CUSTOMERS :** Prohibited as per Service Rules : e-Cir/1274/2012-13.

The Rule of Conduct signed by the employee at the time of joining the Bank also contains the following clause :

"Any employee accepting from a constituent of the Bank, a Gift other than that of fruit or flowers will, unless the permission of the Bank has been previously obtained, be liable to **dismissal** from service."

- **Obtaining Donations, etc. :**

Guidelines to Curb Practice of Associations Formed/Patronized by Staff/Officers, Their Spouses, etc. Obtaining Donations from Contractors or Persons having Commercial Relations : All Officers/Employees should refrain from attempting similar practices in the Bank. It should be ensured that donations are not received by employees/their spouses/dependents, etc. from the contractors/persons having commercial/business relations with the Bank : e-Cir/1379/2015-16.

Appropriate action may be taken against those who violate such instructions.

- **Bringing Political or Outside Influence :**

Extant Instructions Reiterated : e-Cir/1222/2015-16.

BRINGING POLITICAL OR OUTSIDE INFLUENCE

Circular No.: CDO/P&HRD-CM/28/2021 – 22 Dated: at 19 Jun 2021

Bringing outside influence in the matters relating to service is a misconduct in case of officers in the Bank. This is in violation of Rule 57 of SBIOSR in respect of officers, which reads as under:

“No officer shall bring or attempt to bring any political or other outside influence including that of individual directors or members of the Local Board to bear upon any superior authority to further his own interest in respect of matters pertaining to his service in the Bank“.

Members of staff are advised once again not to resort to bringing any external influence in respect of matters pertaining to service in the Bank failing which appropriate action, as mentioned hereunder, will be initiated against the employee.

Outside Reference/ Representation	Action to be Initiated
Verbal reference/ representation(first instance)	Warning by concerned Disciplinary Authority
Verbal reference/ representation (subsequent instance)	Initiation of disciplinary proceedings (minor penalty)
Reference/ representation received under signatures or by way of an e-mail from Politicians, Bureaucrats & other outside authorities	Initiation of disciplinary proceedings (minor penalty)

All cases of outside reference/ representation will continue to be recorded electronically in HRMS as hitherto and the information so captured will be recorded suitably in employee's Biodata, Promotion Appraisal Form (PAF) and service sheet.

- **GARIMA POLICY: SEXUAL HARASSMENT OF WOMEN AT WORKPLACE (PREVENTION, PROHIBITION & REDRESSAL) ACT, 2013**

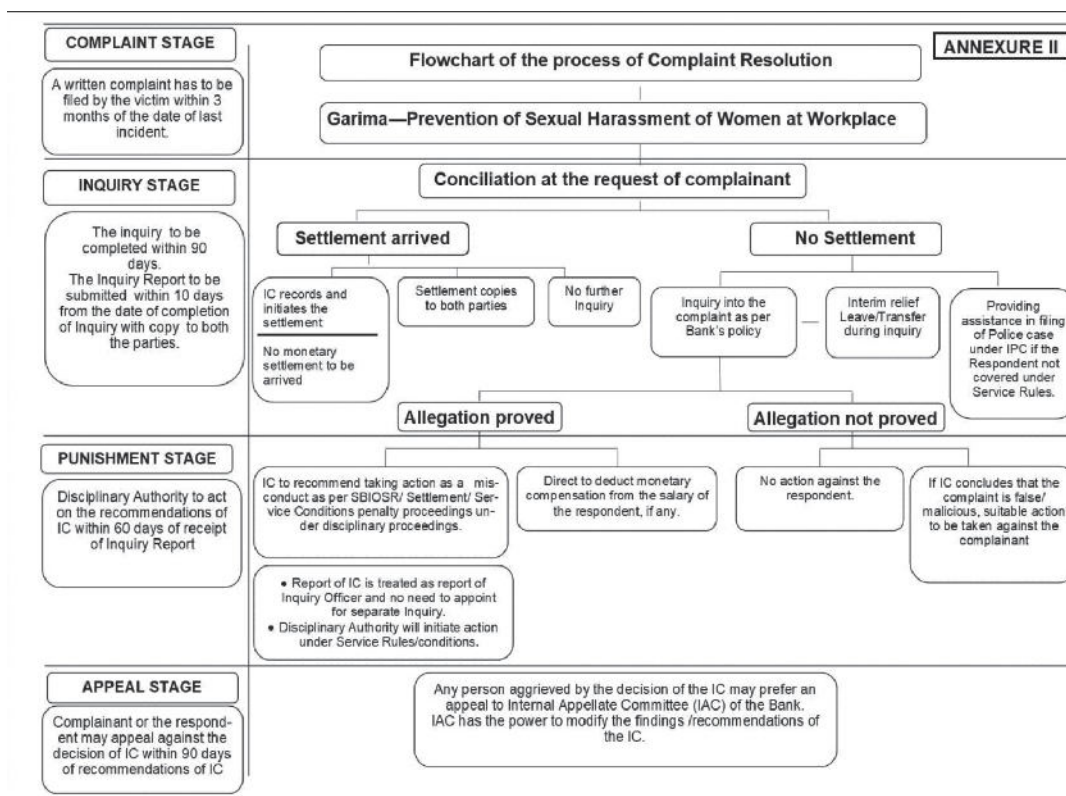
With the enactment of The Sexual Harassment of Women at Workplace (Prevention, Prohibition & Redressal) Act, 2013, the Bank has framed a policy known as Garima Policy. The policy was last reviewed and circulated vide e-Circular No CDO/E&BC/GARIMA/3/2022-23 dated 07.10.2022.

The policy has been reviewed and certain modifications have been made vide e Circular No.: CDO/E&BC/GARIMA/3/2023 - 24 dated 7 Sep 2023}. The revised policy, as detailed in the above circular, replaces and supercedes the earlier policy.(The policy is also available at **(Path: SBI Times > My Workplace > Manuals/Master Circular/ Policies/SOP > Policies)**

GRIEVANCE REDRESSAL PROCESS:

1. Any aggrieved woman may make, in writing, a complaint of sexual harassment at workplace to the IC concerned within a period of three months from the date of incident.
2. The Internal Committee should acknowledge the receipt of the complaint received under Garima by means of an email/letter to the complainant. This acknowledgement should be in addition to any other acknowledgement given to her on submission of complaint to Branch Manager/Head of Department.
3. In case of a series of incidents, the complaint should be made within a period of three months from the date of last incident. The time limit may be extended by the Committee for a reasonable period (maximum of 90 days) after recording the reasons adduced by the complainant.
4. Interim Reliefs: During the pendency of the inquiry interim relief may be granted to the aggrieved woman.
 - The IC may recommend to the appropriate authority to transfer the aggrieved woman or the respondent or both to different workplace(s).
 - Grant leave to the aggrieved woman up to a period of 3 months. This will be over and above of applicable service rules in this regard.
5. The inquiry will be completed within a period of ninety days.

(A flow chart to deal with sexual harassment cases under the Policy is placed as under) :



APPEAL :

- Any person aggrieved by the decision of the Internal Committee may prefer an appeal within ninety (90) days of the recommendations to the Internal Appellate Committee (IAC - POSH) constituted in the Bank
- There shall be two Internal Appellate Committees (POSH), viz. IAC POSH – I and IAC POSH -II as under:

Sr. No.	Internal Appellate Committee	Constitution
a)	Internal Appellate Committee (POSH) – I For a matter involving officer of the rank of TEGS VI and above	Consist of minimum three members, two of whom shall be Dy. Managing Directors of the Bank to be nominated by the Chairman
b)	Internal Appellate Committee(POSH) – II For a matter involving officer upto the rank of SMGS V	Consist of minimum three members, one of whom shall be General Manager and two Dy. General Managers of the Bank to be nominated by the Chairman.

EX-SERVICEMEN : PAY FIXATION :

Of Ex-Servicemen Re-employed in Public Sector Banks on or After 01.01.2006 : The IBA has, in consultation with the Govt. of India, now issued guidelines to all the Public Sector Banks for implementation. The highlights and the guidelines in detail are annexed to e-Cir/1263/2013-14. Recent Clarification issued by the IBA : e-Cir/863/2014-15.

STAFF SUP. : TRANSFER TRACKING SYSTEM (TTS) IN HRMS :

The Bank has recently introduced Transfer Tracking System (TTS) on HRMS platform : Details furnished in e-Cir/727/2014-15.

The revised process flow of Transfer Tracking System is furnished in e-Cir/193/2016-17.

- **SBI EMPLOYEES' GRATUITY FUND : LIC's SCHEME :**

Master Policy under group gratuity cash accumulation plan of Life Insurance Corporation of India : e-Cir/28/2014-15.

Other Details : Furnished in e-Cir/28/2014-15.

- **'SBI YOUTH FOR INDIA' :**

The Bank has, as part of Corporate social responsibility, launched a volunteer Fellowship/programme named SBI Youth for India which would help to bridge the gulf between youth in metro/urban areas and rural India : e-Cir/194/2014-15.

Participation of SBI Officers : Programme of SBI Youth for India envisages selection of volunteers from reputed educational institutions and young professionals in metro/urban areas to work on specified projects in villages for a period of 13 months under the aegis of reputed NGOs : e-Cir/536/2015-16.

SBI Youth for India : Participation of SBI Officers : The Bank has recently approved the policy for deputation of SBI officers for SBI Youth for India in the current year 2017-18, on the terms & conditions detailed in e-Cir/ 322/2017-18.

- **PROTECTION POLICY :**

For **Officers** Engaged in NPAs/AUCAs Recovery; Initiating Criminal Action Proactively Against Defaulters and Fighting Criminal / Civil Cases Filed by Defaulters : The Bank has recently put in place a policy as per e-Cir/425/2015-16 for providing legal and financial protection to Bank's officers who adopt a tough posture against defaulters and initiate criminal proceedings based on facts of individual cases so that the defaulters do not go scot free under any circumstances, and they are punished as per provisions of Indian Penal Code (IPC), 1860, etc. for various criminal offences committed by them against the Bank.

The Bank had earlier approved in 2007 a scheme for extending legal and financial support to officers of the Bank against whom motivated false complaints have been made by people/agencies outside the Bank. The instructions contained in CDO/ P&HRD-PM/3/2007-08 shall continue to remain valid in the applicable cases.

The policy shall be reviewed initially after one year or as and when considered necessary.

- **NATIONAL VOTERS' SERVICE PORTAL (NVSP) :**

Linking of Aadhar Number with EPIC (Electors Photo Identity Card) Number : All employees of the Bank should access the NVSP and link their Aadhar numbers with EPIC numbers : e-Cir/198/2015-16.

- **SECOND & FOURTH SATURDAY AS BANK HOLIDAYS :**

The Govt. of India recently declared the second and fourth Saturday of every month as public holiday for banks in India, whether or not such banks are included in the Second Schedule to the Reserve Bank of India Act, 1934, w.e.f. 01.09.2015 : e-Cir/687/2015-16.

While every second and fourth Saturday of every month will be Public Holiday for the Bank, other Saturdays of every month will be full working days.

Recent Clarifications : It is necessary to give sufficient notice to the Public/its customers. What is a sufficient or due notice is a question of fact, depending on the circumstances of each case. It is also necessary to avoid any infringement of any other relevant local laws such as Shops and Establishment Act, etc. Further, the provisions, if any, in regard to the banks' obligations, to the staff under the Industrial Awards/Settlements should be complied with. Clearing House authority of the place should also be consulted in this regard : e-Cir/1428/2015-16.

- **Credit Skills : Improvements :**

Under the End-to-End Credit Process, one of the sub-projects is to "Introduce new HR processes to promote ability to get people with desired specialized skills". This requires development of a comprehensive program to develop the credit skills available at various operational and policy planning levels and incentivising for achievement : e-Cir/1139/2015-16.

- **CIFs, SPs :**

Enrolment, Training and Licensing : Revised Process for **Payment** : Employees are not required to pay any amount towards Training / Exam / Licensing : e-Cir/1460/2016-17.

- **Cross-Selling :**

of Mutual Fund Products : **Advance Payment** of AMFI / NISM Examination Fee Details furnished in e-Cir/1351/2016-17.

- **Staff Sup. : Placement Norms :**

Categorisation of Positions : Operational/Line/Independent Line Assignment : New Positions Included : **Circular No.: CDO/P&HRD-IR/67/2020 – 21 Date: 21 Dec 2020.**

- **Whistle Blower Portal :**

For Lodging Complaints by **Staff** : A web-based centralized Whistle Blower Portal for registering a complaint as Whistle Blower by any employee on-line has been launched by the Bank : e-Cir/1081/2016-17.

- **Network/Cyber Security : Penalty :**

Violations of cyber security discipline, incidences of data leakages/breaches must be dealt with severely so as to act as a deterrent against such incidents. As such whenever such incidents happen with the involvement of the Bank's staff, initiation of Major Penalty proceedings for misconduct in the case of officers as per SBIOSR and treatment as major misconduct in the case of Award staff under their relevant service conditions, should be considered in line with severity of the breach : e-Cir/1271/2016-17.

- **Fabricated e-Circulars :**

All officers / employees should act **only** on e-Circulars available in SBI Times and should not place reliance on purported circulars received through social media, etc. : e-Cir/1354/2016-17.

All employees / officers should also exercise caution while using Social Media to ensure that the usage is within the framework of their Service Rules / Service Conditions.

- **Staff Misc. : Flexi Time Scheme :**

The Bank has recently introduced this Scheme in a phased manner with an objective to implement best HR practices, create employee-friendly environment, promote healthy work life balance and increase employee engagement through value-added welfare measures : e-Cir/1355/2015-16.

In the First Phase, the Flexi Time Scheme has been extended to permanent workmen employees, Officers up to Middle Management Grade Scale-III and Contractual Officers of the Bank posted at Local Head Office, Corporate Centre, Corporate Centre establishments, wherever (a) Biometric Access Control System (BACS) has been rolled over, (b) suitable access control systems having an accurate and reliable method of recording hours of work put in by employees are in place, and (c) its recording and reporting mechanisms have been streamlined. At present, Branches/CPCs/other Administrative Offices/Regional Business Offices/other establishments are kept out of purview for this scheme.

- **Staff Sup. : Smart Compensation Package (SCP) :**

The Bank recently extended one additional option to officers up to MMGS-III (including specialist officers) in the Bank in the form of "Smart Compensation Package" by re-structuring our salary/perquisites in tune with market demand by monetizing and clubbing Perquisites : e-Cir/1609/2016-17.

Salient Features : Detailed in e-Cir/1609/2016-17.

The option for Smart Compensation Package is available from 01.04.2017.

SMART COMPENSATION PACKAGE (SCP) FOR OFFICERS UPTO MMGS-III-ONE TIME EXIT OPTION AND SUNSET OF THE SCHEME (Cir.No.CDO/P&HRD-PM/64/2021-22 DT. 11/11/2021)

Executive Committee of the Central Board (ECCB) in its meeting dated 18.10.2021, has reviewed the SCP Scheme and approved the following modalities: -

- i. Discontinuation of option to avail fresh subscriptions under SCP Scheme.
- ii. One Time Exit Option to all officials under SCP for switching over to existing provisions of "**Salary and Perquisites**".

- iii. Option for migrating to 'Salary & Perquisite structure' once exercised cannot be reversed under any circumstances.
- iv. The present optants of SCP who wish to continue under the scheme with existing perquisite structure may be permitted to continue without any revision in value of perquisites.
- v. Once all SCP optants migrate to Salary and Perquisites structure, the Smart Compensation Package scheme will be treated as '**Sunset**'.

The option for One Time Exit will be available in HRMS. The payment of revised salary & allowances under 'Salary and Perquisites structure' shall be payable from the following month of the month of exit from SCP.

Amount payable in respect to recovery of residual book value of Furniture & Fixture, Mobile Handset & Briefcase as per the provisions of the existing SCP Scheme will be liquidated by the official before exercising the exit option. The revised provisions of SCP will be effective from the date of issuance of the circular.

• **Staff Sup. : Work From Home Policy :**

As a one more progressive measure to enable the employees, who are not able to attend office, the Bank recently approved introduction of "Work from Home Policy". The relative details are furnished in e-Cir/1620/2016-17.

Major Operating Guidelines : Detailed in e-Cir/1620/2016-17.

• **SBILDs :**

State Bank Learning Centres : Review of Schemes - **Best SBLC & Best SBLC Trainer** : e-Cir/173/2017-18.

A review of the Scheme has been carried out subsequent to introduction of new initiatives, availability of new tools and new training-related areas acquiring special focus. Parameters have been modified suitably to minimise subjectivity.

• **GUIDELINES FOR REWARD & RECOGNITION SCHEME FOR FACULTY**

A. BEST FACULTY AT ATI

B. BEST FACULTY AT SBILD

C. CHAIRMAN CLUB MEMBER FROM BEST FACULTY (Cir. No.: CDO/STU-TRAINING/5/2023–24 dt. 24/11/2023)

2. One faculty member from each ATI and two faculty members from each Circle (from all SBILDs in the Circle) will be selected under the reward and recognition scheme.

S.N.	Faculty	Reward Amount in Rs.	Total Cost to Bank in Rs.
1	One from each ATI	Rs. 50,000/-	Rs.3,00,000/-
2	2 SBILD Faculty from each Circle (Only one from Mumbai Metro)	Rs.40,000/- and Rs.30,000/-	Rs. 11,60,000/- (Rs.11,20,000 + Rs.40,000/-)

*The reward will be in the form of an e-gift voucher

3. To make the process competitive and challenging, Chairman club member will be selected from amongst the best faculty members selected from ATIs & SBILDs. A committee shall be formed headed by CGM & Head, STU with a permanent member as DGM (HR) - STU and any two Directors of ATIs available

at that time. Out of 6 best faculty selected from ATIs and 33 selected from SBILDs, one best faculty will be felicitated by Chairman, with a reward similar to BMs in Chairman Club as under:

(LFC - Rs. 2.50 lacs OR Cash - Rs. 2.50 lacs)**, the decision of the committee in this regard shall be final.

** TDS will be deducted as applicable for Cash Reward

• **Bank's Outsourcing Policy : Guidelines :**

The Bank's Outsourcing Policy has since been approved by the Central Board. Salient features of the Policy with important modifications to the earlier Outsourcing Policy are detailed in e-Cir/1084/2017-18.

Assistant General Manager (Audit) has been identified as a Nodal Officer for outsourcing activities. Therefore, AGM (Audit) is responsible for co-ordination and submission of periodical review and Annual Compliance Certificate regarding outsourced activities at LHO level.

MUTUAL WELFARE SCHEME

The scheme came into force from 1.12.1982. The scheme is optional and is left to the discretion of the employees. Although the Bank does not make any contribution to the scheme, it provides free of cost administrative support in managing the scheme.

There are 4 units of contribution to the scheme such as Rs. 10/-, Rs. 20/-, Rs. 30 and Rs. 40. Benefits accruing to the members are proportionate to the units contributed. The scheme provides for monthly financial relief and lumpsum payment in case of death during

service. It also provides for reimbursement of medical expenses to the retired employees of the Bank and their spouses. Maximum period of contribution under the scheme is 25 years. The principal amount contributed to Welfare Fund is refunded, if the member has contributed for at least 10 years. Contribution is to be made once in a year. (i.e. January) (CirDO/P&HRD/54 of 2004 - 05 Dt. 13.12.04) This scheme is managed by a committee consisting of officers/staff Federation representatives. Medical facilities are available to the retired employees and their spouse who are the members of the scheme Contribution 90% hospitalization Serious/special diseases.

SANJEEVANI HR HELPLINE

Circular No.: CDO/P&HRD-CDS/100/2021 - 22 Dated 2 Feb 2022

A need was felt and accordingly a common module has been developed in HRMS as "Sanjeevani **HR Helpline**" for raising of grievance by our employees as well as by staff pensioners. This functionality will be rolled out with effect from 14.02.2022 in HRMS. In the revamped "**Sanjeevani HR Helpline**" module in HRMS, the process flow has been designed as under:

- After raising grievance by the complainant in HRMS, it will be escalated to Level- 1 Resolution Authority-Manager HR(RBO) / CM HR (AO) for their response.
- In case, the complainant does not receive any response from Level-1 within 7th day of raising of the grievance, it can be converted to Ticket on or after 8th Day of registration of grievance. The timeline will be available to the complainant up to 10th day from the date of registration of the grievance.
- In case, the complainant receives satisfactory response from Level-1, he/she can close the grievance and may provide feedback.
- In case, complainant is not satisfied with the response of Level -1, he/she can generate ticket which will be escalated to Level-2 Resolution Authority- AGM-HR

(Circle) for employee & AGM-PPG (Circle) for pensioner. Timeline for generation of ticket will be 3 days from the date of response of Level-1.

- TAT for closure of grievance for Level-2 will be of 7 days from the date of generation of Ticket.
- In case of employee / pensioner receives satisfactory closure response from Level-2, he/ she may provide feedback.
- In case, complainant is not satisfied with the closure response from Level-2 he/she can re-open the Ticket, which will be directly escalated to Level-3 Resolution Authority-Team Sanjeevani, Corporate Centre. Timeline for re- opening of ticket will be 7 days from the date of response of Level-2.

The existing system of lodging grievance/ queries by employees / pensioners through SMS (HELPHR XXXXXXXX to 567676) XXXXXXXX represent PF ID of the employee for seeking clarifications and lodging their grievance where and also voice call on 022-22858130 shall continue as hitherto.

FORMAT FOR ONLINE SUBMISSION OF APPEAL/VIEW PETITIONS.

Circular No.: CDO/P&HRD-PM/28/2019 - 20 Date: Wed 17 Jul 2019

Appeals/Review petitions are to be submitted in standard formats and from the serving officials only online Appeal/Review petitions would be accepted. We hereby reiterate the instructions once again that in respect of serving officials, only those Appeals/Review petitions submitted online through HRMS Portal will be considered for placing before

the Appellate/Reviewing Authority/ Appropriate Committees. The manual format will be considered only in case of the Retired/Dismissed Officials as per the standard format.

PROJECT HRMS: ROLL OUT OF NEW SERVICE: ONLINE SERVICE SHEET

(Circular No.: CDO/P& HRD-PM/66/2017 – 18 Dated 6 Dec 2017)

Salient features of the service and some important points are as under:

i) This service will be covering all categories of staff.

- A facility to upload the scanned copy of old/ present service sheet has been provided.
- Employee/ officer details which are available in HRMS will be picked up automatically by the system.
- Data, which is not available in HRMS, can be updated in Service Sheet.
- The service will be available to Branch Manager/ HOD. BM/ HOD can delegate to an officer working under him/ her for updation/ uploading of old service sheet.
- The service is available in HRMS as under: Manager Approvals a Personal/ Career Planning a Service Sheet
- User manual is available with the service.

PERSONS WITH DIFFERENT ABILITIES (PWDA)

EXEMPTION FROM MANDATORY RU/SU ASSIGNMENT

(CDO/P&HRD-PM/10/2017-18 dated 02.05.2017)

The bank has reiterated and clarified that in the matter of benefit of reservation there is no distinction between persons acquiring disability before or after entering into service. Therefore, the benefit of RUSU exemption should also be extended to employees who acquire disability after entering into service subject to submission of valid certificate of disability.

GUIDELINES OF VIGILANCE CLEARANCE CERTIFICATES

(No. CDO : PM CIR : 46 Date :- 12.12.1999)

Purpose for vigilance clearance	Competent Authorities
1. Silver Jubilee Award	No. vigilance/ DPD clearance required
2. Sanction of Housing Loan	Sanctioning authority concerned
3. Sanction of Increment	No vigilance/ DPD clearance required
4. Consumer Loan	No vigilance is required.
5. Extension in service (For officers working in circles)	For Scale I, II & III – DGMs of the modules. For IV/V :- DGM of the module/ DGM&CDO
6. Retirement on attaining superannuation/ Resignation/ Voluntary retirement	Same as above
7. Before issuing "No objection" certificate for issuing Passport (with certain modification for officers on)	The concerned issuing authority
8. Before release of terminal benefits (Admn Offices and PPG Deptt. ask separately)	The concerned recommending authorities not below an AGM before placing the proposals to the sanctioning authority who approve retirement.

STAFF SUGGESTION SCHEME*Cir No. NBG/52P-5P/4/2021- 22 dated 31/07/2021.***ROLL OUT OF NEW SERVICE: 'MY PROFILE'****Circular No.: CDO/P&HRD-PM/5/2022 - 23 Dated 13 Apr 2022**

To view the complete profile by an employee, a new service has been rolled out in HRMS portal as "My Profile" where a consolidated view of the following data is provided: Basic Details (Date of Birth/Joining/Confirmation/Promotion/Retirement, Current Position/Branch/Department etc), Assignment Details, Family Details, Education Details, Promotion Details, Address Details, Leave Balance, Accommodation/Furniture Details, Loan Deduction Details. In case any correction or updation is needed, he /she may contact Circle HRMS / OAD team for necessary corrections.

COVID-19 :**Special Support Scheme 2020**

(Reference Circulars : e-Circular No. CDO/P&HRD-PM/27/2020-21 dated 17.07.2020, CDO/P&HRD-PM/100/2020-21 dated 31.03.2021, CDO/P&HRD-PM/27/2021-22 dated 18.06.2021 and CDO/P&HRD-PM/59/2021-22 dated 13.10.2021 .)

The facility under "Special Support Scheme 2020" shall be subsumed with Bank's existing medical scheme w.e.f. 01/01/2022. Medical claims for treatment of Covid 19 related expenses will be claimed in usual manner as laid down in Staff Medical Reimbursement Schemes of the Bank(CDO/P&HRD-PM/86/2021 – 22 dated 13-01-2022)

STAFF: MISCELLANEOUS DISRUPTION DUE TO COVID-19 PANDEMIC CLASSIFICATION OF PERIOD OF ABSENCE
:(Circular No.: CDO/P&HRD-IR/9/2020 – 21 DATED 24-04-2020)

STAFF: MISCELLANEOUS DISRUPTION DUE TO COVID-19 PANDEMIC CLASSIFICATION OF PERIOD OF ABSENCE REVISED INSTRUCTIONS FOR EXEMPTED EMPLOYEES
(Circular No.: CDO/P&HRD-IR/13/2020 – 21)

COVID-19 SELF QUARANTINE PERIOD CLASSIFICATION AS SICK LEAVE : e-Circular No. CDO/P&HRD-IR/88/2019-20 dated 20/03/2020, Clarification issued by e-Circular No. CDO/P&HRD-IR/89/2019-20 dated 20/03/2020.

STAFF: MISCELLANEOUS STAFF WELFARE SCHEME ENHANCED REIMBURSEMENT OF MEDICAL EXPENSES FOR COVID -19 : (Circular No.: CDO/P&HRD-IR/70/2021 – 22 dated 01-12-2021)

COVID AFFECTED EMPLOYEES SPECIAL COVID LEAVE –REVIEW :

Cir. No. CDO/P&HRD-IR/94/2020-21 dated 19.03.2021, CDO/P&HRD-IR/17/2021-22 dated 19.05.2021 and CDO/P&HRD-IR/89/2021 – 22 dated 17-01-2022

RESTRICTION/MONITORING MECHANISM FOR STAFF DEMAT ACCOUNTS WITH DEPOSITORIES OTHER THAN STATE BANK GROUP

Vide e-Circular No. CDO/P&HRD-PM/13/2024-25 dated : 27 May 2024, Bank impose restriction/Monitoring on our employees and their wholly dependent family members for holding Demat accounts with depositories other than State Bank Group. Some of the instructions in this regard is as under:-

1. No officer shall open their or their wholly dependent family member's Demat Account and/ or Trading Account outside the State Bank Group without prior written permission of his/ her controller not below rank of Chief General Manager. The specific permission letter should be maintained in the service file of the official by the concerned controller.
2. The employees will submit their and their wholly dependent family member's Demat Account/ Trading Account Statement on a quarterly basis to their respective controllers for verification.
3. Breach of these instructions shall be treated as a misconduct punishable amongst others under Rule No. 50(1), 50(4), 50(11) read with Rule 66 of SBIOSR for Officers.
4. All employees must obtain post facto permission from their controllers not below the rank of CGM for continuing with the existing Demat/ Trading Accounts maintained outside the State Bank Group by them and / or their wholly dependent family members within six months from the date of issue of these instructions or should close such accounts within this period.

ANTI BRIBERY & ANTI CORRUPTION POLICY (VERSION-2.0)

(e-Circular No. CDO/E & BC/AB/1/2025-26, dated 08-05-2025)

A comprehensive Anti-Bribery & Anti-Corruption policy, (Version-1.0) was issued vide e-Circular No. CDO/E & BC/AB/2022-23, dated 21-04-2022.

2. The Anti-Bribery & Anti-Corruption policy (Ver. 2.0) has been reviewed vide e-Circular No. CDO/E & BC/AB/1/2025-26, dated 08-05-2025 and is placed as annexure to the said circular.

STAFF : SUPERVISING : SBI APPLAUSE : A STAFF ENGAGEMENT INITIATIVE FOR OFFICERS IN THE GRADE OF SMGS-V TO TEGS-II, DISCONTINUATION OF POLICY W.E.F. FY 2024-25

"SBI Applause: A Staff Engagement Initiative" was introduced vide e-Cir. No. CDO/P&HRD-CM/3/2023-24 dated 21-04-2023. The policy came into effect w.e.f. 01-04-2023.

2. The above initiative SBI Applause, has been discontinued w.e.f. FY 2024-25, vide e-Cir. No. CDO/P&HRD-CM/10/2025-26 dated 09-05-2025.

STAFF : MISCELLANEOUS: GUIDELINES REGARDING OPENING AND MAINTAINING BANK ACCOUNTS BY EMPLOYEES

Please refer to e-Circular no CDO/P&HRD-IR/66/2016-17 dated 09.09.2016 and NBSG/S^P-SP/3-2024-25 dated 22.11.2024 regarding scrutiny of staff account.

2. As part of the Bank's internal due diligence measures, the Competent Authority has issued the under-noted guidelines vide e-Cir. No. : CDO/P& HRD-PM/2/2025-26 dated 07-04-2025

- (i) All employees of SBI, will preferably maintain their personal accounts (including joint accounts) with SBI. In case, they need to open account with other banks, they will seek prior permission from competent authority as per Annexure-1. of the said circular, the authority structure will be as under:

Sr. No.	For employees	Competent Authority
a)	Posted in Circles	Circle CGM
b)	Posted in CCG / CAG /SARGIAD / GITC /CC establishments and other verticals	CGM the concerned department/vertical. If CGM is not posted in the department/ vertical, then CGM (HR).
c)	Employee posted in Foreign Offices	Respective Regional Head (RH)

- (ii) In case any employee is already maintaining any account with other banks, he/she will have to declare it to the bank and seek post facto approval from the competent authority as per Annexure-II. of the said circular.

SBI STAR (STAFF TALENT ACKNOWLEDGMENT & RECOGNITION) AWARDS ANNUAL EMPLOYEE EXCELLENCE AWARDS: "CELEBRATING OUR PEOPLE, OUR PRIDE"

e-Cir. No : 24/2025-26 Dated : 26-09-2025

1. In line with Bank's commitment to promote holistic employee engagement, well-being and pride in the organization, the Competent Authority has approved introduction of an Annual Employee Excellence Awards titled as "SBI STAR" (Staff Talent Acknowledgment & Recognition), a structured and prestigious framework to recognize employees' excellence outside professional spheres (Arts, Literature, Games & Sports, Culture, Social Work & Environment).
2. The details of the program including eligibility criteria, process flow, and evaluation/selection framework have been placed as Annexure-1 of the said circular. Composition of shortlisting committee/ selection jury has been placed in Annexure-II. The Evaluation/selection criteria has been placed in Annexure-III.
3. The result will be declared on 1st January ,2026 and winners shall be felicitated by the Chairman on 26th January every year.

HANDING OVER TAKING OVER CERTIFICATES. : REVISION OF FORMATS

Circular No.: R&DB/BOD-BOD/9/2025-26 Date: 28 May 2025

Analysis of Data on internal losses, it has been observed that many of the operational losses could have been averted in case instructions with regard to Handing over/ Taking over were diligently adhered to at the time of change in incumbency of Branch Managers, Service Managers & Field Officers.

2. Accordingly, the Handing over & Taking over formats for Branch Manager, Service Manager, Field Officer & Cash In-charge have been revised and attached as Annexure I, II, III, IV respectively along with

the said circular. Timelines for submission of Handing over and Taking over certificate from the date of taking charge for the four designations are as under

- Branch Manager: 2 weeks
- Service Manager: 1 week
- Field Officer: 1 week
- Cash In-charge: 2 days

3. The following instructions regarding relieving and reporting of officials also to be arranged:

- The process of revised handing over and taking over is attached as Annexure V.
- In case of exigencies, if any officer is proposed to be relieved before reporting of the new incumbent, the same may be done with controllers' approval.
- If an official is relieved before reporting of fresh incumbent, the officer getting relieved has to submit handing over certificate to controller on the date of relief.
- It is the responsibility of the controller to ensure that the reporting officer submits his/her taking over certificate to the controller within the timelines.
- Timelines for submission of certificate as above are to be adhered to strictly and any deviation to be approved by concerned controller (RBO/AO).

CHAPTER - 35 STAFF ACCOUNTABILITY

35.1 STAFF ACCOUNTABILITY POLICY

(Cir. No.: CDO/E & BC/SA/1/2024-25 dated 01-04-2024)

The Staff Accountability Policy last reviewed vide e-Cir No. CDO/E & BC/SA/2/2022-23 dated 21-04-2022. The policy since has been reviewed vide the captioned e-circular dated 01-04-2024 and the detail guidelines regarding Staff Accountability is placed as Annexure -A(SA Policy Details VER-3 & Annexure -B(Operating Guidelines-Credit Areas) with the said circular.

The main feature of the policy is as under

1. **Meaning of accountability** : The expression 'Accountability' means that one is responsible for one's actions and omissions. Every employee is duty bound to discharge work faithfully in accordance with:
 - i) Laid down systems and procedures; ii) Rules and Regulations in force; iii) Guidelines whether general or specific; iv) To work within the authority delegated or when such authority is exceeded, with the approval of appropriate authority; & v) Laws of the Land In this respect, due diligence (or absence of negligence) must be seen to have been exercised in one's discharge of duty at the originating level where the responsibility cast is direct, or at the supervisory/ controlling level where the responsibility, though indirect, becomes constructive or constitutional to bear. The actions with malafide intention even if within the delegated authority or actions without due diligence or actions exceeding delegated authority without the approval of the appropriate authority will not qualify for indemnity or absolution from staff accountability even though there may not be any monetary loss to the bank.
2. **Scope** : Irregularities or lapses may originate from any of the following areas: a) Financial i) Credit • Asset Side • Overseas Operations ii) Non- Credit • Liability Side • Operations • Alternate Banking Channels - Digital Banking • Investments • Premises Related Matters • Procurement including engagement of third party service providers/ entities • Third party Products iii) Contingent Liability iv) Credit/ Non-Credit Frauds b) Non-Financial • Complaints • Behavioral Issues of employees • Employees being Silent Spectator.
3. **Accountability Detection Mechanism** : Following are the main sources from which the 'Accountability' can be identified: ? Reports of various internal Inspections/ Audits of the Branches/ Offices ? Report of Internal/ External Concurrent Auditors/ Statutory Auditors, RBI Inspectors or other Special Reports ? Branch visits, Review of NPAs, Periodical returns, Year-end statements etc. ? Complaints from various sources ? Whistle Blower Mechanism ? Offsite Transaction Monitoring System Reports ? Irregularities observed by the Controlling authorities through warning signals ? Incidents of the attempted/ perpetrated frauds ? Investigation Reports of CBI/ Police or other statutory authorities e.g. IT etc. ? Reports in Social/ Print or Electronic Media ? Any other source
4. **Accountability connected with credit related lapses** : the following broad principles may be taken into account :
 - a) Due diligence in the case of new connections is to be ensured at entry level itself. KYC norms to be adhered to while opening of accounts. b) Checking and satisfying that existing accounts are conducted satisfactorily. c) Conduct of pre-sanction Inspection/ Survey and submission of related reports. d) Processing and appraisal. e) Recommendations together with stipulated terms and conditions. f)

Sanctions as per the Loan Policy and Policies on Credit Risk Management of the Bank as per the delegation of financial powers from time to time. g) Disbursement after completing the requisite formalities like documentation, creation of securities, registration of charge, bringing in margin, obtaining of approvals/ clearances, adherence to mode of disbursements including the compliance of laid down stipulations/ sanction terms. h) Post disbursement follow-up/ supervision as per extant guidelines and in the process reporting of the unhealthy features observed by the Branch/ operating functionaries to the respective Controlling Authorities/ Offices. i) Overall monitoring and control including review of advances as per laid down periodicity. j) Compliance of policies and procedures for handling standard/ stressed assets in conjunction with RBI/ Bank's extant instructions.

5. Lapses and Staff Accountability in Landing Process :

5-a : Pre Sanction Stage : Appraisal, Assessment & Recommendation:

1. Appraisal is generally carried out by the designated credit official. At times, techno economic appraisal is also carried out. Proper scrutiny as to the acceptability of the proposal within the framework of policy/ guidelines of the Bank and adhering to the norms prescribed in that regard/ verification of financial statements, projections, status and credentials of the promoters obtained from the market or other sources, the correctness of the data and other basic aspects of the proposal as stipulated from time to time shall be ensured by the official who is appraising/ assessing the credit proposals/ preparing the credit reports including takeover of accounts and such official shall be primarily responsible for the same. In case of takeover of accounts, besides ensuring compliance of terms and conditions applicable for takeover of accounts, due diligence of borrowers/ promoters will also be ensured as in all other cases.

2. The official who scrutinizes the proposal/ credit report and recommends to the Sanctioning Authority shall ensure that the strengths and weaknesses of the proposal have been brought out clearly and ensure that the proposal is put up to the Sanctioning Authority as per the laid down Rules/ Regulations/ Loan Policy of the Bank.

3. The official/ authority recommending a proposal/credit facility(ies) shall ensure the compliance of the important aspects of the proposal stated above, specifically giving views on acceptability of the promoters & the proposal being within the framework of policy/ guidelines of the Bank and adhering to the norms prescribed in that regard. He would ensure that deviations from prescribed norms/procedures are clearly brought out with justifications and recommendations shall be made based on clear assessment of bankable projects/ business.

By this, the following circumstances may emerge:

a. Deficiencies have been pointed out and the proposal has been recommended by the recommending authority with justifications.

b. Deficiencies have been pointed out and the proposal has been recommended by the recommending authority without justifications.

c. Deficiencies have been pointed out and the proposal has NOT been recommended by the recommending authority.

d. Deficiencies have NOT been pointed out and the proposal has been recommended by the recommending authority.

In the circumstances described in (a) & (c), generally no accountability shall fall on the concerned officials who had appraised/processed/prepared/recommended the proposal. However, in the circumstances described in (b) & (d) above, accountability shall also be fixed on the concerned officials who had appraised/processed/ prepared/recommended the proposal.

4. Officials handling the loan proposals shall ensure proper identification of the prospective borrower, compliance of KYC norms, eligibility criteria for the particular credit facility/ loan, verification of documents furnished by the proposed borrower, physical verification of immovable property offered as security, obtaining the TIRs/ Search Reports wherever required from the Bank's Panel Advocate, obtaining the Valuation Reports from the Bank's Panel Valuer, verification of details furnished in proposal and its authenticity, previous dealings of the party with other financial institutions etc. In short, the processing officials shall be responsible for the correctness/ completeness of the information furnished in the loan proposals. If the above are complied with, generally no accountability shall fall on the concerned officials who had appraised/processed/prepared/recommended the proposal, in the event of the account becoming NPA.

5. The role of the third party service providers is material in taking the credit decision. Bank rely on certain third party reports while processing/ sanctioning loan proposals or while handling the loan account. These third parties are service providers such as Advocates, Valuers and CAs who are empanelled by the Bank based on their qualifications and credentials. While the reports are prepared by the Bank empanelled third parties, the Bank officials also have a role to play in terms of processing such reports. The Standard Operating Procedures (SOPs)/ instructions issued by the Bank for obtaining/ handling of reports such as Title Investigation, Valuation, Legal Audit, Stock Audit, Legal Opinion, Audited Accounts are to be followed. Normally, following reports are relied on while processing/ sanctioning the loan proposal:

(a) Title Investigation Report (TIR) : It shall be ensured that the Legal opinion is obtained from the Bank's panel Advocate as per the Bank's format. Normally, the Advocate shall provide his report certifying clear title of the property and its marketability & enforceability without any qualifying remarks. In case a report is submitted by the Advocate with qualifying remarks, observations of the advocate shall be attended before sanction and further opinion from the same advocate shall be obtained without any qualifying remarks. Where the Branch has complied with the above, no accountability shall normally lie on the Bank Officials with regard to deficiencies in the mortgage documents.

(b) Valuation Report : Valuation report shall be obtained from the Bank's panel Valuer as per the Bank's guidelines in the prescribed format. If the Branch has accepted the valuation in tune with the guidelines of the Bank, no accountability shall normally lie on the part of Bank Officials. (c) Audited Balance Sheet (ABS): In respect of existing units, where the Bank wants to take fresh exposure or renewal of the limits, ABS/ GST returns shall be insisted. In respect of Audited Balance Sheet, Officials should verify the availability of UDIN and the key figures in ICAI portal. Normally, no accountability shall be attributed to the Bank officials where the genuineness of the ABS is ensured as above.

5.b : Sanctioning : Credit Sanction powers are vested with the individual authorities, the Centralized Processing Cells or with the respective Credit Committees at various levels. The sanctioning authority shall be responsible for: i) Adherence of the policy norms in force ii) Adhering to the delegated power iii) Clearly specifying the terms and conditions of sanction iv) Ensuring reporting of the sanction to the next higher authority for control/ review The Sanctioning authorities shall be responsible from macro level point of view as they have to rely on the certification/ data/ details provided by the appraising/ recommending authorities. Whenever the decision of the Sanctioning Authority is in tune with the procedures/ lending policy of the Bank/ systems in vogue, normally no accountability will lie against the Sanctioning Authority. However, if the

concerned Sanctioning Authority has either overruled the observation of the processing/recommending official without recording justifiable grounds and/or exceeded his authority without reporting to higher authority with all relevant details for ratification/approval/review, in such cases, the Sanctioning Authority alone should be held accountable for lapses related to sanction and not others. The clauses of Staff Accountability Policy shall not limit in any way the roles and responsibilities of the Sanctioning Authority which they are otherwise supposed to observe.

5.c : Documentation : Loan/ Security documents obtained and executed should be on proper/ prescribed formats, complete, duly stamped, valid, enforceable, having all covenants duly incorporated and duly vetted in eligible cases. For the deficiencies, if detected subsequently, the officials assigned with the duty of execution of loan documents shall be held responsible. The officials, who had prepared and verified the documents as indicated in the proposal, shall be held responsible for the correctness and enforceability of the documents.

Legal Audit : Legal Audit of title deeds and other documents shall be conducted by the Bank, in respect of large value loan accounts with exposure of Rs.5.00 Crores and above, before disbursement of the credit facility. Wherever the accounts are subjected to Legal Audit and the observations rectified, normally no lapses on account of documentation, creation of security shall be attributed on the part of the Branch official.

5.d Disbursement : Credit facility shall be disbursed on compliance of sanctioned terms and conditions including security creation and obtaining valid documents as per Bank's extant guidelines. In case of any deficiencies the concerned official who has been assigned such responsibilities will be held accountable.

5.e Post Sanction Follow-Up : System of supervision & monitoring of credit as laid down by the Bank should be meticulously followed. It should be ensured that disbursement(s) was/ were permitted as per terms of sanction. Post sanction inspection of the unit & securities should be carried out at prescribed intervals/ periodicity as per guidelines issued in this regard from time to time, periodical supervision and follow up as per the Bank's extant guidelines to be undertaken and the same has to be kept as a record. Irregularities shall be attended to. Supervision and follow up should be carried out to ensure that the account is operated at a viable level. If the account faces some temporary problems, practical solution(s)/ suggestion(s) can be contemplated/ implemented by the respective Sanctioning Authority on the recommendation of dealing officials. Conduct and operational/ financial performance, detecting signals/ symptoms of sickness and deteriorations, if any, taking place should be closely monitored and timely corrective actions must be initiated to check slippage of accounts to NPA category.

Monitoring of the loans and advances shall be the duty of the officials in the credit department who shall monitor and/ or bring to the notice of higher officials and in case of branches, to the branch in-charge in writing about diversion of funds by cash withdrawal, transfer to sister/ allied concerns, payments towards non-business purposes etc. It is also the duty of the officials in credit department to ensure the compliance of systems and procedures, maintenance of records, follow up, stock inspection and submission of stock verification reports, scrutiny of stock statement, putting up of inspection reports to appropriate authority etc. Disbursements shall be authorized by the Credit Manager/ Authorised Official and it is the duty of the officer conducting the post sanction inspection to ensure that end use is ensured and assets are created wherever applicable. The Sanctioning Authority at the branch level or the branch officials if he/they was/were the recommending authority(ies) shall be responsible to ensure the verification of the assets created out of the Bank's finance and keep on record the verification report for every new sanction.

5.f Control : When a sanction made is controlled by the respective Controlling Authority, it may be deemed that the sanctions made are in order from the policy angle provided the observations made while taking note of the sanctions are rectified. This communication from the Controlling Authority shall be conveyed

within 30 days from the date of receipt of reporting of such sanction of the credit, unless there is any adverse comment or further clarification is required from the Sanctioning Authority on any aspect of sanction. Therefore, if sanction is controlled by the Controlling Authorities, the need to look into accountability angle up to that stage on the part of the sanctioning authority for lapses from policy angle will not be considered unless lapses of serious nature such as suppression of material facts/ fraud were later observed. The Controlling Authority may call for sanction note if required. The Controlling Authority should specifically point out instances of reckless lending, blatant abuse of powers, if noticed. As long as the Controlling Authority has observed that the decision taken is within the policy guidelines/ parameters issued by the Bank and within the powers delegated to sanctioning authority, the accountability lapses on the part of the Controlling Authority having taken note of the sanction need not be further pursued. If the deficiencies are apparently visible, but the Controlling Authority had not taken cognizance of the same, then he may also be held accountable for dereliction of duty for not observing the apparent deficiencies while reviewing the sanction. But the same will in no way mitigate or absolve the persons who had processed/ recommended/ sanctioned the proposal, as it is their primary duty to ensure and protect the interests of the Bank by exercising proper due diligence.

5.g Review/ Renewal of Credit Limits : In all loan cases, before disbursement it should be ensured that all sanction terms are complied with. In case of non-compliance of any terms & conditions, disbursing authority has to obtain waiver / time for compliance of such terms and conditions so that no terms and conditions remain not complied with during renewal. i) Where the limit is renewed without enhancement - Unless irregularities of serious nature are observed in the renewal itself, accountability/ lapses may not be attributed to the recommending official/ sanctioning authority only for having renewed the facility, even though there were operational deficiencies in the account - • If the decision to renew the facility was a proactive step to save the account from becoming NPA by revival of the unit/ rehabilitation, etc. • If the decision to renew the facility has been done with proper justification. ii) Where the limit is renewed with enhancement: • Even if there are deficiencies in the operation of the account, if the enhancement/ extension of limit was intended for the revival of the unit and thereby save the account from becoming bad, no staff accountability should fall on the recommending official/sanctioning authority even if the deficiencies/ irregularities were such that the decision would have been different if the account was considered for sanction for the first time. • If the limit is renewed with enhancement in an account which was standard at the time of renewal, subsequent lapses if noted in the account, shall not be attributed to the officials who had originally appraised/ sanctioned the limit, if they have not continued in the same post and enhanced the limit. • Once renewal of the limit is done with or without enhancement, the accountability on the part of the earlier sanctioning authority is absolved, provided the same is renewed without any adverse observations. However, the same will not be applicable in case of renewal to avoid the account from turning to NPA on technical grounds.

5.h Suppression of Material Information/ Non-Reporting: Any suppression of material information in the credit reports, control returns, non-reporting of overdrawing and any other adverse features which should have been promptly brought to the notice of sanctioning/ controlling authority, non-compliance of sanction terms without proper reasons and without approval from the sanctioning authority are to be looked into for staff accountability on the part of the officials who are responsible for such suppression/ non-disclosure/ non-compliance.

6. Some General Points :

1. Accounts with outstanding up to Rs.20.00 Lacs: In general, staff accountability will therefore not be required to be examined in NPA accounts with outstanding up to Rs. 20.00 lacs as on NPA date. However, the staff accountability would be examined in accounts having outstanding balance upto Rs.20 lacs

wherever the account has been reported as fraud or facts indicating mala-fide intention of the concerned official have come to fore including intentional and deliberate negligence on the part of concerned staff. The staff accountability would also be examined in this category, in respect of all quick mortality cases in accounts taken over from other Banks/ FIs.

2. Accounts with outstanding above Rs.20.00 Lacs and up to Rs.1.00 Crore:A view on examining the Staff accountability in these accounts will be taken by a Screening Committee formed at the Administrative Office/ LHO/ Vertical level depending upon the sanctioning authority of the loan account. The Screening Committee will filter the accounts where staff accountability is to be examined based on the preliminary examination.Under this category, staff accountability need not be examined in respect of accounts where there has been no adverse remark/comment in the audit report of the preceding 4 years if the account was audited at least twice during the period.

3. Accounts with outstanding above Rs.1.00 Crore and up to Rs.50.00 Crore:Accounts falling in this category are mostly credit facilities sanctioned to business units which require regular monitoring and due diligence. NPA accounts in this range of overall exposure shall undergo a preliminary examination by a Screening Committee constituted at Administrative Office/ LHO/ Vertical level depending upon the sanctioning authority of the loan account.

4. Accounts with outstanding above Rs.50.00 Crore: In NPA accounts having total outstanding above Rs. 50 Crore, the detailed staff accountability is to be examined in all such accounts.

5. Exemption from fixing Staff Accountability: Staff Accountability need not be fixed in NPA accounts which are upgraded/ closed, without any sacrifice, within 6 months from date of NPA. (Except cases of fraud, criminal offences, malafide etc.)

6. Lapses at RBO/ AO/ LHO:Any laxity in internal control, sudden spurt in advances, frequent deviation from the set guidelines and exceeding of delegated powers without obtaining ratification from the competent authority at the branches, which come to light on perusal of the control returns/ periodical Review of borrowal accounts/ periodical visit reports of the Controllers/ Inspection & Audit reports/ charge take over reports submitted by in-coming Branch Head, needs immediate corrective action. If they fail to take corrective steps on time, the same can be treated as supervisory lapses and the concerned official (s) at RBO/ AO/ LHO should be held accountable.

Though the primary responsibility of reporting of default etc. to the CGTMSE/ other credit guarantee organizations lies with the branch/ CPC, Officials at RBO/ AO/ LHO who are responsible for liaisoning with external agencies shall also be accountable for any acts of commissions / omissions/ delay on their part.

Branches to ensure prompt claiming of interest subvention in respect of agriculture loans, educational loans & Central / State Government subsidies. Officials at RBO / AO/ LHO who are responsible for liaisoning with external agencies / facilitating such claims shall also be accountable for any acts of commissions / omissions/ delay on their part in case of non receipt of subvention amount / subsidies

7. Non-Performance & Accountability: All types of omission including avoidance of decision taking / delay in decision making under notion that "no work no accountability" tantamount to non-performance. Non fulfillment/ non-achievement of expected business parameters and also avoiding bonafide business decisions without justifiable reasons, will also come under the ambit of accountability for non-performance. Some indicative areas of Non-Performance are as under: a) Aversion to take decisions; b) Delay in taking action in NPA recovery, review / renewal, new credit proposals; c) Delay in identifying fraud, NPA, wilful default; d) Monitoring lapses; e) Deficiency in rendering prompt customer service; f) Non-Compliance with

lawful instructions of superiors. g) Lack of control/ supervision over the affairs of branches/ offices h) Inaction/ inordinate delay in taking/ conveying decisions without justifying reasons i) Inaction for more than a month on serious irregularities/ matters other than credit. j) Not providing required guidance, when sought by Branches/ subordinate offices, on specific issues. k) Lack of regular follow up/ monitoring on issues requiring such follow up.

7. Other Important Guidelines :

a. Generally where an officer is giving instruction for taking action in any case in respect of matters on which he or his subordinate has power to decide, he shall ordinarily do so in writing and refrain from giving any oral instructions.

b. An officer shall, in the performance of his official duties, or in the exercise of the powers conferred on him, act in his best judgment except when he is acting under the lawful direct written instructions of an official superior to him. He shall obtain the directions in writing before carrying out the instructions.

c. The superior authority giving any oral instructions shall confirm the same in writing immediately either himself or through his office quoting the guidelines/ instructions under which he has exercised such power by Fax or e-mail or any valid mode of communication.

It shall also be obligatory on the part of the official who receives such oral instructions to act on such oral instructions only after receipt of confirmation supporting the instructions in writing through e-mail or Fax or other valid modes.

d. Further timely recovery measures, monitoring the conduct of the account even after it slips to NPA which include unit inspection/ security inspection, keeping insurance/ ECGC/ CGTMSE cover etc., in force, keeping the debt in force by taking periodic review/ revival letter/ balance confirmation, filing of suit within limitation/ initiation of SARFAESI/ NCLT proceedings, taking all other applicable recovery steps promptly in accounts marked for recovery, prompt execution of recovery certificates, and all such measures to protect the interest of the bank, shall be the responsibility and duty of the officials assigned with this task. If the account faces some temporary difficulties, practical solutions can be contemplated/ implemented within the framework of rules.

35.2 STAFF ACCOUNTABILITY INFRINGEMENT/TRANSGRESSION IN CORE BANKING DATA AND OTHER INFORMATION TECHNOLOGY TOOLS & PACKAGES OF THE BANK UPDATION OF INSTRUCTION.

Cir.No. R&DB/R&DB-HR/1/2022-23 dated : 20/08/2023

35.3 STANDARD OPERATING PROCEDURE (SOP) : FOR INITIATION OF STAFF ACCOUNTABILITY/ DISCIPLINARY PROCEEDINGS IN CASES OF RFIA FALSE COMPLIANCE

A mechanism of Screening committee has been introduced at LHO level to examine each case of RFIA/ EBCT false compliance in the Circle and then to decide on initiation of disciplinary action or no action. The Screening Committee at LHO will be headed by DGM (Compliance & Risk). The instructions contained in the SOP will be effective from 01.04.2023 (*Cir.No. RNDB/RNDB-HR/1/2022-23, Dt. 08-02.2023.*)

CHAPTER - 36 :
STAFF COLLEGE/ACADEMY, LEARNING CENTRES

37.1 Address/Phone Nos. of : Staff College/Academy, etc.	37.2 Address/Phone Nos. of Learning Centres in Bhopal Circle :
1. State Bank Staff College 6-3-188, "High Cliff", Begumpet Road, HYDERABAD Ph. : 040-23412092 / 23403413 Fax : 040-23403075 / 23412640 2. State Bank Academy, "Gurukul", 77-Sector-18, Gurgaon, HARYANA Ph. : 0124-4012740 / 4012732 Fax : 0124-4012743 / 2398375 3. State Bank Institute of Rural Development Lingampally, Gachibowli Road, HYDERABAD Ph. : 040-23463302-06 Fax : 040-23463353 / 23010277 4. State Bank Institute of Information & Communication Management Road No. 12, Banjara Hills, HYDERABAD Ph. : 040-23388212, 23388203 Fax : 040-23388251 5. State Bank Foundation Institute "CHETANA", Plot No. 8-9, Sector-A, Slice No.6, Scheme No.78, Vijay Nagar, INDORE Ph. : 0731-2578003 Fax : 0731-2578004 / 2578005	SBLC Bhopal : State Bank Learning Centre Behind Sultania Road Branch Sultania Road, Bhopal 462003 (mp) Land Mark: Medical College Phone: 0755-2733500 Fax: 0755-2733502 IP No: 200191 Email: agmsblc.bhopal@sbi.co.in SBLC Indore : State Bank Learning Centre 13, Manik Bagh Road, Nr Choitram Hospital Indore 452016 Madhya Pradesh Land Mark: Custom Office Phone: 0731-2390300 Fax: 0731-2390306 IP No: 201191, Email: agmstc.indore@sbi.co.in SBLC Jabalpur : State Bank Learning Centre Scheme No-5, Vijay Nagar Jabalpur 482001 Madhya Pradesh Land Mark: Krishi Upaj Mandi Branch Phone: 0761-4042986 Fax: 0761-2643596 IP No: 205191, Email: agmsblc.jbp@sbi.co.in SBLC Raipur : State Bank Learning Centre Jayanti Bhawan, Karma Chowk Near Telghani Naka, Ram Nagar Raipur 492001(CG) Nr. Jayanti Bhawan Phone: 0771-2442365 Fax: 0771-2442427 IP No: 206191, Email: cmstc.raipur@sbi.co.in

CHAPTER - 37 :
STAY ARRANGEMENT AT BANK'S GUEST/TRANSIT HOUSE

49/2004-05 & 79/2002-03

Officers while on deputation/official visits to a Centre where Bank's transit house is provided, must necessarily stay in the Bank's Guest/Transit house unless accommodation is not available.

Addresses/Phone Numbers of existing Guest/Transit houses in the Circle:-

S.No.	Address	Tel. No.	Maintained by
1.	Bank's Guest House, SBI Officers' Colony, Char Imli, Bhopal	4288488 4288487	P & E Dept. L.H.O. Bhopal
2.	Bank's Guest House 95, Maharana Pratap Nagar, Gwalior	2447431	OAS, ZO, Gwalior
3.	Bank's Guest House, Near T.V. House Anupam Nagar, Raipur	4051842	OAS ZO, Raipur
4.	Bank's Guest House, Indira Complex, Navlakha Chouraha, Vikram Tower, Indore	4298505 4298595	Main Branch Indore

For list of Bank's Visiting Officers Flats/Guest Houses for use of officers / executives, please refer to Circular Letter No. **CirDo/P&HRD/49 of 2004-05.**

CHAPTER - 38 : SBI'S HOLIDAY HOMES

Application for Allotment of Holiday Home :

To be submitted to :
Secretary, Circle Welfare Committee,
SBI, H.R. Department, LHO, Bhopal - 462011
Phone : 0755-2575034, Mob. 9425080119
E-mail:cwc.lhobho@sbi.co.in

BANK'S HOLIDAY HOME REVISED GUIDELINES

Circular No.: CDO/P&HRD-IR/36/2022 - 23 dated 30 Aug 2022

A. Revision of Holiday Home Charges:

Rent per diem for the use of cottage/ rooms in the holiday homes at the revised rates w.e.f. 01.09.2022.
The revised room rates of the Holiday Homes are proposed as under:

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

B. Eligibility for Stay at Holiday Home:

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

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

C. Maximum duration of stay:

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

D. Penalty for No Show:

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

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

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

AHMEDABAD CIRCLE	DWARKA	Hotel Dwarka Residency Nr. Iskongrate, Dwarka-361335 Jamnagar (Gujrat) Tel.:02892-235032
	VERAWAL/ SOMNATH	Hotel Sukh Sagar,Near Somnath By Pass Corner S.T. Road, Tel: 02876-232312, Mo:9925781010
AMRAVATI CIRCLE	TIRUPATI	D No 19-42-52-105. (MRF Tyres Backside) Reliance Mart Backside Road Kakateeya Nagar (Kanady) Tiruupati-517501 Tel :0877-2222317

	VISAKHAPATNAM	SBI Administrative Office Premises, Balaji Nagar Siripura Mjn. Visakhapatnam-530003 Tel : 0891-6444410
BANGALURUCIRCLE	BANGALURU HUBLI KOLLUR MANGALURU MYSORE-1	Binny Ston Gardens, Near Binny Mills, Behind City Railway Station, Magadi Road, Bangaluru-560023 Tel:080-23114768 Shanti Nagar Bus Stop, 1st Floor, SBI Madhura Colony, Branch Keshawapur, HUBLI-580023 Tel:0836-2212533 Hotel Kairali Residency, Kollur Kundapur Taluk, Udupi Distt.576220 Tel:09448327447 Wood Side Hotel Next to Don Bosco Hall Motors Building, Balamatta Rd. Mangaluru-575001 Tel:0824-4252350 No.16/1&16/2, Shivanna Complex Kalidasa Road, V.V. Mohalla, Mysore-570002 Tel :0821-2512703 Mo:09449830172
BHOPALCIRCLE	BHOPAL INDORE GWALIOR JABALPUR KHAJURAHO PACHMARHI UJJAIN	Hotel Mayur Palace, Plot No. 11, ISBT, Habibganj, Bhopal. Tel: 0755-2985579 Hotel President, 163, RNT Marg, Indore (M.P.) Tel: 0731-2528866 Sugar Pal Hotel, Nr.Income Tax Office, Kailash Vihar, Vicity Centre, Gwalior-474011 Tel : 0751-4013311,2342117 Hotel Samdareeya, Nepier Town, Jabalpur-482001 Tel:0761-2413400,2413442 Central Hotel, Opp. Pahilwatika, Khajuraho, Distt.Chhatarpur-471606 (MP) Tel : 07676-274394 Hotel Marg, PACHMARHI –461881 Tel:07578-252170 Hotel Ashray,77, Dewas Road, Nr.Teen Batti Chouraha, Ujjain (M.P.) Tel:0734-2519301, 2519302
BHUBANESHWARCIRCLE	BHUBANESHWAR PURI	SBI Employees Housing Colony Plot No. 33, Soubhagya Nagar,Siripur. Bhubaneshwar Mo: 9778263438 SBI Holiday Home Opp. Bnrhotel, Chakra Tirtha Road, Puri-752002 Mo: 9861500485
CHANDIGARHCIRCLE	CHANDIGARH DALHOUSIE MANALI SHIMLA	H.No. 2278-2280, SBI Colony, Sec.42-C, Chandigarh Tel: 0172-2605200,2611612,2612611 SBI Holiday Home, Near Subhash Chowk Dis-Chamba Dalhousie Tel:-01899-242171 MOB :9816577617 SBI Holiday Home, Chichoga Estate Tel : 01902-253270 MO:981657617 Hotel Green Woodsd, Hingra Estate ,Opp. Petrol Pump, Below Boilleauganj,Kalky,Shimla-0171005 Tel : 0177-28311129, Mo.9816140256

	SRINAGAR KATRA AMIRITSAR	Hotel New Park, Boulevard Road, Opp. Dal Lake, Srinagar Tel : 0194-2500926, 25009882501042, 2501097 Mob : 9906940856 (Caretaker) Hotel ambika, (Vaishnavdevi) Katra (J&K) Tel. : 01991-232062,232400 SBI Holiday Home, 28th Emallroad Amiritsar-143001 Mob. 9888401051
CHENNAI CIRCLE	CHENNAI KANYAKUMARI MADURAI UDHAGAMANDALAM/ (OOTY) RAMESHWARAM VELLORE VELANKANNI	Hotel Royal Regency, 26/27, Poonamalle High Road Periamet, (Inbetween Chennai Central and Egmore Rly Station, (Behind Everest Bus Stop) CHENNAI-600003 Ph : 044-49347777 SBI Holiday Home, HOTEL AMUTHAM Residency, Near Railway Station, KANYAKUMARI-629702 Mo : 04652-247300, 248300 SBI Holiday Home, No.2A, Alagusundaram, Nagar, 1st Street, Tirupparankunmdram Rd, TPK Rd., (Bus Stop Pykara, Nr. Railway Gate), MADURAI-625003. Mo:9894621856 SBI Holiday Home, Hotel Khems Shore, Hampalace Road, Off. Retiness Road, (Near charring cross) Ooatacamund-643001 Tel:0423-2444188,2441265 SBI Holiday Home, HOTEL SRI SARAVANA, 1/9A, SOUTH CAR ST., RAMESHWARAM-623526 Mob. : 04573-223367 SBI Holiday Home, No.298, 13th Street, Phase-2, RTO Road, Sathuvachari VELLORE-632009. Mob:9160541970 Hotel Seagate, Main Road, Velankanni-611111 Mo : 9786386415
DELHI CIRCLE	DELHI MUSSOORIE HARIDWAR-1 HARIDWAR-2 NAINITAL	HOTEL GOOD PALACE, 15A/63, W.E.A. Ajmal Khan Road, Near Punjab Sweets Karol Bagh, New Delhi-5, Tel.:011-41450931 Mo: 9910900330 Hotel Basera, Spring Road Library, Mussoorie, (Distt. Dehradun) Uttarakhand. Tel. : 0135-2633541, Mo: 9837170142 Hotel Jagat Inn, 789-Model Colony Ranipur More, Haridwar (Uttarakhand) Tel:01334-221237 Mo:8532854686 Hotel Alpana Lower Bazar, Ram Ghat, Haridwar Uttarakhand Tel:01334-225544 Mo:9412210146 Hotel Prim Rose, Zoo Road, Tallital Nainital (Uttarakhand) Tel:05942-237524,233230 Mo:9458504267
HYDERABAD CIRCLE	BEGUMPET/ SECUNDERABAD	Karishma Homes, H. No.6-3-1219/1/A, Uma Nagar, Street No.1, Behind Country Club Exit Gate, Begumpet, Hyderabad-500016 Tel : 040-23410011, Mo : 9885295507

	NAMPALLY	H.No.5-8-85/4, Abidsto Nampally, Station Road, Laneb/w Kamat Hotel & Andhra Furniture Hyderabad. Tel : 040-23224652
JAIPUR CIRCLE	JAIPUR	Hotel Aroma Classic ,SP1 (A), Gopinath Marg, Behind Jayanti market, Near Panch Batti M.I. Road, Jaipur. Tel : 0141-2365898, 3234369
	KOTA	SBI Holiday Home, Hotel the Grand Chandiram Jhalawar Rd, Nr.LIC Building, Chhawani Circle, Kota Mo: 0744-5131619
	MOUNTABU	SBI Holiday Home-cum-Conalescent Home, Nr. Polo Ground, Sunset Point Road, Mount Abu Mob:7791817836
	UDAIPUR	Hotel Saphire Ambhavgarh, Nr. Hill Top Hotel Udaipur (Raj). Tel.0294-2410501
	JAISALMER	Hotel Vrinda Palace, Shiv Road, Near Fort, Jaisalmer, Tel : 02992-251625
KOLKATA CIRCLE	DARJEELING	Hotel Aristocrat, N.C.Goenka Rd, P.O. & P.S.- Darjeeling W.B. Pin-734101. Mo : 9832363189, 9635307183.
	DIGHA	SBI Holiday Home, Plot No.17, Holiday Home Sector, Opp. Science Center, New Digha-728428. Ph : 03220-266293 Mo:9447447527
	GANGTOK	Hotel Mountain Retreat, Tibet Rd, (Nr.M.T.G.Marg), Gangtok, Sikki-Ph-03559-205670.
	KOLKATA(1)	Hotel Swagath, 37-Hazra Rd, Richi Road Crossing, Kolkata - Ph : 033-24766262, Mo: 9831722222
	PORT BLAIR	Hotel Serene Palace , Rajasthan Temple Junction, Shadipur Port Blair - 744101, Tel : 03192-233719
	PELLING	Hotel The Alpine Pelling, Upper Pelling, Distt. Geyzing Sikkim Ph:03529-258213, Mob : 8172079856
	SANTINIKETAN	Hotel Basudhara, Baganpara, Simantapally, Santiniketan Mo-943413259, Tel:03463-264538
LUCKNOW CIRCLE	ALLAHABAD	SBI Holiday Home, 15/1, STANLEY ROAD, CIVILLINES, ALLAHABAD Mo : 8052883732, 7390021001
	LUCKNOW	SBI Holiday Home, Sector 'DS', 120 SBI Officers' Flat, Near Galla Mandl, Opp. Eldeco Apt., Near Purania Railway Cross, Sitapur Road Scheme, Lucknow-226024 Mo : 6394473461, 9670997072
	VARANASI	SBI Holiday Home, D-63/8A, Anand Nagar Colony, Krishna Complex, Behind SBI Shivaji Nagar Branch, Mamoorganj, Varanasi, Mob:9235793383
MUMBAI CIRCLE	MUMBAI	E-502, F-502, G703-704, Kanti Park, Near Ansal Vihar, Shimpol Road Chikwadi, Borivali(W) Mumbai-400092 Mo : 9892854486

	AURANGABAD	Staff Quatres Building No.6, Jadhav Wadi, CIDCON-7, Jalgaon Road, Aurangabad, MS Ph:0240-2482864.
	MATHERAON	SBI Holiday Home, Navnit Villa, Behind Diwakar Hotel, Near Railway Station, Matheraon-410102 Tel: 02148-230071
	LONAVALA	SBI Holiday Home, Oppsite 'Redet' Woodland Hotel Raiwood, Lonavala, Dist : Pune (M.S.) 410401 Mo : 02114-277393
	SHIRDI	Hotel Yog Palace Opp. Main Road Police Sin.Sun-n-Sand Water Park Road, Shirdi - 423101. Mo : 9028180499, 9011118811
	PANAJI	SBI Holiday Home, Hotel Campal, Opp.Kala Academy, Nearnmilitary Hospital, Panaji, Goa. Tel : 0832-224533, 2238888
	GOA	AS/2 & AS/3, Paraiso De Goa HB Colony, Alto Porvorim Bardez Goa-403521. Tel : 0832-2413026
	PANCHGANI	Shantivan, JKG Estate, Kondiba, Shinde Marg, Shahunagar, Near Hotel Dhan hill, Behind Nachiket Academy, Panchgani-415806. Tel : 02168-240222
NORTHEAST CIRCLE	GUWAHATI	SBI Holiday Home, Sarbodayapathh No.4, ABC Bhangagarh Guwahati-781005 Tel : 0361-2543442, Mo : 9864490428
	SHILLONG	SBI Holiday Home, Madan Laban, Near Namghar, Opp.Railway Guest House, Shillong-79300. Mo:9436104577
	JORHAT	Tarajan, Bye Lane-1, Near Barua Chariali, Jorhat-785001, Assam, Tel : 0376-2322782, Mo : 9435524697
	KAZIRANGA	Lakosha Tourist Lodge, Kohora-1, Near ASEB Power House, Kaziranga-785609. Mo : 8011146486, 7635823994
PATNA CIRCLE	PATNA	VidyaPati Marg Behind Patna Museum Patna, Bihar. Mo : 9431412369 (Keshav)
	DEOGHAT	Barmasia Circular Road, Near SBLC Deoghar, Deoghar, Jharkhand, Tel : 0643-2238646, Mo : 9430152469 (Pankaj)
	BODHGAYA	SBI Holiday Home, Bodhgaya, H/O Smt.Sunaina Devi, At-Shakya Guest House, Bodhgaya. Ph-8521166115.
	RANCHI	At- Vardaan, Kilburn Colony, Nr. Ilex Mall, Hinoo, Ranchi-2 Ph: Mob.: 8987458787
THIRUVANANTHAPURAM CIRCLE	ERNAKULAM	Hotel Mareena Regency Hospital Road, Opp. Kalyan Silks, Ernakulam-682011, Tel : 0484-2366618, 2366619, 4027619
	GURUVAYOOR	Anjam Smrithi Mandiram, Near Sree Parthasarathy Temple Railway Station Road, Guruvayoor-680101 Tel:0487-2555561; Mob: 9447495761

	KALPETTA	The Woodlands MainRoad, Kalpetta, Wayanad-673121 Tel : 04936-202547, 203677
	MUNNAR	Sujatha Inn, A.M.Road, Munnar-685612 Tel: 04865 232770, 232880
	THEKKADY	Hotel S.N.International, K.K.Road, Kumily, Thekkady-685509, Tel:04869-224355; Mob:9946460703
	THIRUVANANTHAPURAM	'SOLEIL', ETRA No.251, NearJas Hotel, Thampanoor Thycaud, P.O.Thiruanthapuram-695014 Mo:7025598155
	ALAPPUZHA	Cee Pee House, Boats Cee Pee Building , S.N.Junction Punnamada, Appuzha-688006, Mob : 9446401919, 9447791919

CHAPTER - 39 :
GUEST HOUSES : MAINTAINED BY ALL SBIOA CIRCLES

1. MUMBAI

Bank's Guest House

(for officers & their families who visit Mumbai for medical treatment in reputed hospitals)

3.B, Nestle Apartment. Bombay Dyeing Compound, Near Deepak Talkies,
Lower Parel, MUMBAI .

39.1 Guest house : Maintained by AIBOC / AISBOF :

1. AIBOC TRANSIT HOUSE :

AMRITSAR - No- D-435, Ranjit Avenue D-Block ,Amritsar Caretaker -09625624315

PONDICHERRY - A.V.M.Leman Green Apartments, No.67, Bharathi Nagar, D.No."B Ist Floor, Lawspet Main Road, Karwadikuppam, Pondicherry- 605 008. Contact: Mounissamy- 9444909863

BANGALORE - 'Gandhi Nilaya', No. 10, State Bank of India Officers' Colony, Basaveswara Nagar, III Stage, IV Block, BANGALORE - 560079. TEL:- 23488835, 22270619. (Care Takers: M.D. Chandregowda: 9901948629

GOA BHAVAN - Hotel Park Avenue, Calangute, Bardez- Goa For booking federation Office Mumbai CONTACT : 022-26445017

Mumbai - Royal Apartments, Bahudaji Road Extn , Shivaji Nagar Housing Society, Bldg No.3, Plot No.6, Bhaudaji Road Extn, : 022-24035226Care Taker :Rajesh Opp. Sion Medical College, MUMBAI

GUEST HOUSES MAINTAINED BY SBI OFFICERS' ASSOCIATION

Online Booking - Chennai And Lucknow Circles

(All Guest House Booking Request May send through SBIOA Bhopal)

1. **AHMEDABAD** - 401/402, Krishna Apartments, 10, Rajnagar Society,4th Floor, Opp. Dewan Ballubhai School Near NID , Narayan Nagar Paldi,(CONTACT -079 2550 7622,AHMEDABAD - 380 007 Contact : Himashu Mehta- 8238811712
2. **AMRITSAR** - (Chandigarh Circle) SBIOA Amritsar Bhawan, No.612, B-Block, New Amritsar, Amritsar-(PB) Contact: CARE TAKER -Ranjit Singh – 9646842656
3. **ALIBAG** - SBIOA Mumbai Metro Circle Guest House, Hira Laxmi Residency Hotel, Sea Face Road, Alibaug, Maharashtra -402201 , Care Taker Number Hira Laxmi – 8806356356
4. **BHUBANESHWAR** – Flat No.403 And 404, Sairaj Homes, Srikrishna Heights, Near Chintamaneswar Temple, Chintamaniswar Area, Bhubaneswar. Caretaker Babna Naik - 0674-2600684,
5. **BHUBANSHWAR** - N.N.Das Memorial Transit House, Chandrama Complex, Block-A, Flat No.7/7 & 7/8, KHARVEL NAGAR, BHUBANESWAR-1 CONTACT NUMBER 0674-2600684
6. **BERHAMPUR** - (bhubaneswar circle) FLAT NO-104, Jayashree Enclave, Jyotinagar, Berhampur Ganjam Contact Number 067-2600684
7. **BARODA** – (Ahmedabad Circle) Vakal Seva Kendra, opp. Vadodara Stock Exchange, Nr. Parsi Agiyari, Sayajiganj, Vadodara - 390 005
8. **BHOPAL** - (Maintained by Bhopal circle)
 - (1) HIG-501, 5th Floor, Vijay Stambh, M.P. Nagar, Zone-I, Bhopal-462011 Ph. 0755-2675383
Caretaker - Yuuvraj Sharma : 09479595020
 - (2) Flat No. 44, Orange, Ist Floor, Planitium Park : 0755-2774484, Near Mata Mandir, T.T. Nagar, Bhopal - 462 003
Caretaker - OM Prakash Ghirmire : 9993635531
(For Reservation please visit society website : www.asssbhopal.in)
Office Contact No. 0755-2554835

9. **BILASPUR (Maintainedby Bhopal circle) -** Hotel SHYAMA Tarbahar Chowk Bilaspur Hotel contact No. - 9229333333 ,SBI ASSSM BHOPAL OFF-0755-2554835 (For Reservation please visit society website : www.asssbhopal.in)
10. **CHANDIGARH -**SBIOA Guest House#. 1210,Sector19-B,Chandigarh 0172-4567134 8872023668. Contact no- Ankur – 7740031297
11. **CHENNAI -**No: 163, (old 81/82), Gengu Reddy Road, [Near Santosh Nursing Home] Opp. Presidency Higher Secondary School for Girls, (044) 28194197, 28191659 Egmore,CHENNAI - 600 008.
12. **DELHI -**
 - I. **Inderpuri Guest House –** C 70, Ground floor Inder Puri New Delhi 10012
Nearest Metro Station: Naraina (2 km) and Rajendra place (3 Km)Caretaker Mo- Rahul 7303018823
 - II. **Gazibad -** (Vaishali Metro) By Patna circle-Plot No- 321, Sector- 4, Vaishali. M - 08744040888
13. **DARJEELING -**(Bengal Circle)- Shrestha Lodge Laden -la- Road (Opp. GPO) Darjeeling care taker M -09832093913
14. **DHARAMSHALA (By Chandigarh Circle) -**SBIOA MEMBERS HOUSE, Near Kalapul, Cantt Road, Mcleodganj Road, Dharamshala (H.P.). -Care taker- Praveen - 9805437616 Mcleodganj Road
15. **DEOGHAR (JHARKHAND) -**KARTIKAY BHAW AN Shobha Complex ane Opposite Ambika Tower ,3 No Phadi Near RamJanki Mandir Deoghar (814112) Caretaker mob no 7480823525
16. **GANGTOK (Bengal Circle) -** Hotel Mountain, Retreat, Tibet Road, GANGTOK, caretaker Contact 098320005536 Manas Kr Choudhary
17. **GURUVAYOUR -**Guruvayur Kalpaka le Divine Thulari Nagar, South Naida, Behind Devarom Hospital, Guruvayur. Sh. Mahesh Venugopal, Secretary (Finance) Mobile No.9567188111
18. **GUNTUR (AMARAVATHI) -**Near Samuel Reddy Church A.T. Agraharam GUNTUR - 522004 (A.P) Caretaker P.Vekateswarlu MO- 9959611449
19. **GOA (Mumbai Circle) -** Hotel Park Avenue, Calangute, Bardez, Goa, Care-taker: Ravi - No. of Rooms-1 Contact: General Secretary SBIOA-Mumbai Circle. : 022-22047481
20. **GWALIOR (Maintained by bhopal circle) -** sugar palm hotel kailash vihar near income tax office city centre gwalior land line-0751-401331 , sbi asssm bhopal off-0755-2554835 (for reservation please visit society website : www.asssbhopal.in)
21. **HYDERABAD -**SBIOA Bhavan, D.No. 3-5-1093/4, Venkateswara Colony, Narayanaguda, Opp. Central Blood Bank Lane, Care Taker: 9849541869 : (040) 24 75 6440/790/1212.
22. **HYDERABAD -**H.No.5-9-209, Chirag Ali Lane, Beside Hotel S.G. Comforts, By Lane-Alnoor Plaza, Hyderabad 500001. Caretaker: Mr. Janak - Contact No. 9966740416
23. **INDORE (Maintained By Bhopal Circle) -**G-1, Yash Tower, Navlakha, Indore, (M.P.) – 452001 Caretaker - Humanath : 8120435570(For Reservation please visit society website : www.asssbhopal.in)
24. **JAIPUR -**A-19 , Swej Farm, Reliance Fresh W ali Gali, Metro Pillar No. 98, New Sanganer Road, Jaipur Contact Ravi Prakash Gupta CARETAKER - Mr. Ashok - 7790914212/ 9079230160
25. **JABALPUR (Bhopal Circle) -** flat no-208, 2nd floor, apoorva heights,besides addi plaza, deepika elights,m.r.-4 road jabalpur (m.p.) landline no-0761-2644166 vishal mobile no-9669964538 off-0755-2554835 (for reservation please visit society website : www.asssbhopal.in)
26. **JAMMU -**Maintained by SBIOA Chandigarh Circle 501,Block -E ,Level -I Dream Home Apartmnents, Bye-Pass Road, Greater Kailash Jammu Contact A.P.Sharma Sec.Finance – 9814410739
27. **KOLKATA–**SHREE KRISHNA GARDEN FlatNo. DF-4D & DF-5D,4th Floor 1/1 Raja Rajendra Lal Mitra Road, Beliaghata, Beside Alochaya Cinema Hall, Kolkata Caretaker no. 9748154137 / 6363216961

28. **KURNOOL** - Flat No. 402, River View Apartments, 4th Floor, Near LIC Office, KURNOOL 518001 8330903981
Booking : Shri K. Sudarshan
29. **KALYANI (Bengal circle)** - B/10/217, Beside NCC Group Head Quarters, Kalyani - 741235. Caretaker No: 9330309675
30. **LUCKNOW** - SBIOA BHAVAN C-72 Purania Chauraha Near Mahalaxmi Sweet House Sector -H, Aliganj Lucknow
Care Taker No- 9889170116 (Www.Sbioalucknowcircle.Org)
31. **MANALI** - SBIOA BHAVAN Opp. Hotel Silvermoon, (Adj. Hotel Classic) Manali .Caretaker - Mr.Sumit -9816078090
32. **MUNNAR** - SBIOA (KC) - Ayyappas", Devikulam Junction, Near Munnar, Idukki District Sh. Mahesh Venugopal,
Secretary (Finance) Mobile No.9567188111
33. **NAGPUR** - (Maharashtra Circle) - SBOA Training Academy Shri Hari Apartments, Plot No, 50 - C Mata Mandir Road,
Prisent Colony Gokul Peth, Nagpur care taker - Ashish – 9021424407
34. **NASIK** - Flat No 1, Amrit Residency, Suchita Nagar, Behind,Hotel Inayat Café, Mumbai - Agra Road Nashik ,Shri
YogeshGangurde-9921172031
35. **PATIALA** - (Chandigarh Circle) SBIOA Bhawan Patiala, #590, SST Nagar, Near Chardi Kalan Time TV Office, Rajpura
Road, Patiala
36. 1) **PATNA** - (Patna Circle) SBIOA, Guest House,(Co-Op Guest House) M-2/35, S.K. Puri,
Opp. Krishna Apts. (0612) 2677273 Boring Road, PATNA - 800 001,
2) **PATNA** - (Patna Circle)J K Arjuna Apartment Flat no 201 T.N Bannerjee Path South of Gandhi Maidan,
Near Biscoman Bhawan Chhajubagh Patna -800001 Caretaker Mob no 9284920028
37. **PURI** -
I) Joygouri Enclave, Near Gadi Khana, Mochi Sahi Chhauk , Puri.
Caretakerr - Santosh Kumar Mishra 0674-2600684
II) Hotel Sitara, Near Puri Hotel, Gopal Ballav Road, Sea Beach, PURI -752001,ORISSA 9937121128, 9938496626)
(Bengal Circle)
38. **RANCHI** - (Patna Circle) Flat No 2A, Shivatara Apartment, Opp.SBI Ranchi Main Branch,Ranchi -8340012:09955827243,
(Caretaker Debu)
39. **RAIPUR** - (Maintained by Bhopal Circle) - P-21, Aveni Vihar, Telibandha, G.E. Road, Raipur (C.G.)Caretaker-Tomlal
Bhattarai Mobile No-9630875897 Land Line No-0771-4039495
40. **SAMBALPUR** - (BHUBANESWAR CIRCLE) - SBIOA TRANSIT HOUSE, HOUSE NO.127, WORD NO.5, BHUTAPARA
CHOWK, SAMBALPUR. BIBHUTI BHUSAN BEHERA -0674-2600684
41. **SHIMLA (Chandigarh Circle)** - SBIOA GUEST HOUSE, Flat No. 5, Block No. 29, Phase-III, SDA Colony, Below Bishop
Cotton School (B.C.S.), New Shimla (H.P.) 0177-2673045
42. **SHIRADI (Mumbai Circle)** - Sri Sai SBOA Bhavan Shirdi 187/3 Plot No. 8-9 behind Hotel Pushpak Resort Shirdi
Ahmednagar Road, Shirdi, Dist. Ahmednagar Contact : (Mumbai Circle), 022-26445037
43. **SILIGURI (Bengal Circle)** - Sudhi Laxmi Apartment, Near SNT Bus Stand, Opp Petrol Pump, Siliguri Lodge
Compound, Siliguri-734001. Siliguri 08001196966
44. **SECUNDERABAD** - H.No. 10-2-276, 1st Floor, Flat No. B-106 & 107 Sri Sai Rajendra Prestige Apartments, Street No.5,
Nehru nagar, West marriedpally, Secunderabad - 500 026. Caretaker mr.Mallesha: Mobile No.9502559308 Landline
No.040-2956 1763
45. **SHILLONG - (Meghalaya)** - SBI Officer's Cooperative Transit House Last Bus Stop , Laban Top Floor OF SBI ,
Kench's Trace Branch Shillong Meghalaya -793004 Contact 9612001134 9744421720

47. **TIRUPATI - (Amaravathi Circle)** - Siva Jyothi Nagar, Beside Kushi Hospital Tirumala Bye Pass Road, Near Alipiri Police Station TIRUPATI - 517 501 Booking : Shri G.V. Subramanyam : 9182128009
48. **TIRUPATI** - 2nd Floor, Seshadri Sikhara Guest House, 99, Royal Cheruvu Road (RC Road) Near Phalani Theater, Gopala Raju Colony, TIRUPATI - 517 501 Care Taker 87127 93587 Contact: P.V. Sameer Kumar HYDERABAD 040-6666 7335; 2338 7537 98484 97767
49. **UDHAGAMANDALAM (Chennai Circle)** - SBIOA Transit House, 133, Hadfield Road, Ooty-Mysore Highway, Near Hillbunk/Ooty Club, Udhagamandalam 643 001. ?0423-2449001 , Contact: Chennai Circl 044-25340226 Caretaker: Dharmalingam 09443145840, :044-25228773, 25227170 Fax:044-25261013
50. **UJJAIN (Maintained by Bhopal Circle)** - Flat No. C-104, Shivansh Elegance, 63/1, 1st Floor, Harifatak Road, Nanakheda Ujjian (M.P.) Caretaker Madhav K.C.-Mobile No-9165213022
51. **VIJAYAWADA (Amaravathi Circle)** - SBIOA Guest House, D.No.30-5-13, Koka Chalapathi Rao Street Electrical Sub Station Road, Durga Agraharam, Near Vijaya Talkies, Eluru Road, Vijayawada - 520 002 Care Taker: S.K. Hussaini, Mob. 9848399786
52. **VISAKHAPATNAM (Amaravathi Circle)** - SBIOA Visakha Bhavan, D.No.49-54-6/3, Shirdi Sai Anugraha Pitam Road Opp: Minerva Public School, Balaiah Sastry Layout, Seethammadhara north extension visakhapatnam- 530 013 care taker : b. narendra kumar
53. **VAGAMON SBIOA (KC)** - Cee Cee Grand Resort, Near Pine Forest, Kolahalamedu, Vagamon, Idukki District Mahesh Venugopal, Secretary (Finance) Mobile No.9567188111
54. **WAYANAD.SBIOA (KC)** - Tea Trees Service Villas, Lakkidi, Near Vythiri, Wayanad District Mahesh Venugopal, Secretary (Finance) Mobile No.9567188111

CHAPTER - 40 :

स्टेट बैंक ऑफ इण्डिया (भोपाल सर्कल)

अधिकारी सहकारी साख समिति मर्यादित भोपाल म.प्र.

(ए मल्टी-स्टेट कोऑपरेटिव सोसाइटी)

रजिस्टर्ड नं. एम.एस.सी.एस./सी.आर./132/दि. 03.09.2001

दूरभाष : 0755-2554835

प्रबंधक : श्री विवेक राय, मोबाइल : 9685825225

ई-मेल : sbiasssbpl@gmail.com

वेबसाइट : www.sbiasssbhopal.com

सहकारिता का ध्येय



सहयोग का संकल्प

सेवा की परम्परा

अधिकारी सहकारी साख समिति मर्यादित भोपाल

"एक नजर में"

- संस्था की सदस्यता ग्रहण करने हेतु संस्था की वेबसाइट www.sbiasssbhopal.com से फार्म डाउनलोड कर या संस्था से फार्म प्राप्त कर उसमें रु 2600/- डी.डी या चैक या संस्था खाता क्र. 31513814962 जो कि SBIASSSM, BHOPAL के नाम बनाकर फार्म सहित संस्था को भेजे।
(सदस्यता प्राप्त होने के उपरान्त रु 1500/-प्रत्येक माह की राशि सदस्य को जमा करना होगी).

1. प्रवेश शुल्क	रु 100.00 एकबार (Non refundable)
2. न्यूनतम अंशराशि	रु 1000.00 एकबार (सेवानिवृत्ति पर भुगतान)
3. परिवार कल्याण जमा योजना	रु 1000.00 प्रतिमाह (4.5% प्रतिवर्ष ब्याज की दर सेवानिवृत्ति पर भुगतान)
4. सदस्य सुरक्षा शुल्क	रु 500.00 प्रतिमाह
कुल राशि	रु 2600.00

सुरक्षा राशि सदस्य की सेवाकाल के दौरान निधन होने पर परिवार के आश्रितों को राशि **रु 15.00 लाख** की सहायता के साथ ही संस्था में जमा राशि (**Fgds & Share money**) का भुगतान किया जाता है।

- न्यूनतम अंश राशि** – न्यूनतम अंश राशि रु 1000/- के अंश सदस्यता प्राप्त करने हेतु आवश्यक है। अंश राशि पर सदस्यों को प्रतिवर्ष लाभांश प्रदान किया जाता है।
- परिवार कल्याण जमा योजना (FGDS)** - के अंतर्गत रु 1000/- की राशि प्रतिमाह जमा की जाती है इस पर संस्था द्वारा वर्तमान में 4.5 प्रतिशत प्रतिवर्ष की दर से ब्याज प्रदान किया जाता है।
- सदस्य सुरक्षा शुल्क** – इस योजना के अंतर्गत प्रतिमाह रु 500/-की राशि सदस्य द्वारा जमा की जाती है। कम से कम 12 मासिक किश्त जमा होने के पश्चात सदस्यों के सेवाकाल/सदस्य रहते हुए आकस्मिक निधन पर रु 15.00 लाख तक की सहायता आश्रितों को दी जाती है। साथ ही **FGDS & SHARE MONEY** जो संस्था में जमा है वह भी वापिस की जाती है।

- **मध्यावधि ऋण** — अधिकतम ऋण राशि **10 लाख**, समय सीमा— **15 वर्ष**, वर्तमान ब्याज दर—**7.70 प्रतिशत**, एवं जिन सदस्यों की उम्र 45 वर्ष से ऊपर है उन्हें ऋण **10 वर्ष** हेतु प्रदान किया जावेगा। सदस्य को ऋण राशि का 10 प्रतिशत भाग का अंश प्राप्त करना अनिवार्य है। मध्यावधि ऋण कटौती की किश्त राशि मिलाकर कुल मासिक वेतन के 60 प्रतिशत से अधिक नहीं होनी चाहिए। जिन सदस्यों ने बैंक से व्यक्तिगत ऋण लिया हो अथवा नहीं लिया हो दोनों ही परिस्थिति में उन्हें उप महाप्रबन्धक (बी एण्ड ओ) द्वारा समिति से ऋण प्राप्त करने हेतु अनुमोदन प्राप्त करना आवश्यक होता है।

नोट: जिन सदस्यों की बैंक कन्फर्म सर्विस **5 वर्ष** से कम है उन्हें संस्था रुपये 5,00,000 /— ऋण प्राप्त करने की पात्रता होगी।

जिन सदस्यों की बैंक सेवा कन्फर्म सर्विस **>=5 वर्ष** से अधिक है उन्हें संस्था रुपये 10,00,000 /— ऋण प्राप्त करने की पात्रता होगी।

- **त्यौहार ऋण** — अधिकतम ऋण राशि **200000 /—**, ऋण का पुर्न भुगतान 11 समान मासिक किश्तों में, ब्याज दर —7.70 प्रतिशत, सदस्य को ऋण राशि का 10 प्रतिशत भाग का अंश प्राप्त करना अनिवार्य है।
- वर्तमान विधिक प्रावधानों के अनुसार हमारे अधिकारी साथी एक से अधिक साख समिति के सदस्य तो बन सकते हैं, लेकिन **ऋण सुविधा सिर्फ एक ही सोसायटी से प्राप्त की जा सकती है।**
- **गेस्ट हाऊस** — संस्था द्वारा भोपाल में 2 गेस्ट हाऊस, रायपुर, जबलपुर, उज्जैन एवं इन्दौर में एक—एक एयर कण्डीशन आधुनिक सुविधाओं से सुसज्जित केटरिंग सुविधा से युक्त चलाए जा रहे हैं। एवं संस्था द्वारा ग्वालियर में होटल शुगर पाम और बिलासपुर में होटल श्यामा से संस्था द्वारा अनुबंध किया गया है।
- सदस्य गेस्ट हाऊस की बुकिंग हेतु की सुविधा online कर दी गई है आप सभी लोग संस्था की बेवसाईट www.sbiasssbhopal.com से **Google** द्वारा अपनी बुकिंग आन—लाइन कर सकेंगे।

नोट : संस्था के गेस्ट हाऊस की बुकिंग Cancel होने की दशा में बुकिंग राशि Non-refundable है। अतः बुकिंग करते समय सोच समझकर बुकिंग करें।

● **किराया शुल्क :-**

सभी गेस्ट हाऊस में संस्था के सदस्यों हेतु	— पूरा कमरा रु 500 /— प्रतिदिन
गैर सदस्यों एवं पेन्शनर्स सदस्यों हेतु	— पूरा कमरा रु 1000 /— प्रतिदिन
प्रत्येक अतिरिक्त बेड हेतु	— रु. 300 /— (प्रति व्यक्ति प्रतिदिन)
पूरा गेस्ट हाऊस बुकिंग हेतु	— रु. 5000 /— (प्रतिदिन)
कार्यालयीन कार्य हेतु सभी श्रेणियों के अधिकारियों के लिए (नाश्ता एवं रात का खाना काम्प्लीमेन्ट्री)	— रु 2,000 / (प्रति व्यक्ति प्रतिदिन)

1. जिला प्रशासन द्वारा जारी निर्देशों के परिप्रेक्ष्य में साथियों से निवेदन है कि वे गेस्ट—हाऊस आते समय अपना पहचान पत्र अवश्य लाएं। यदि उनके परिवारजन यहाँ ठहरने आते हैं , तो कृपया उन्हें अपने पहचान—पत्र की फोटोकॉपी अवश्य देवे ताकि किसी भी प्रकार की संभावित असुविधा / कार्यवाही से बचा जा सके ।
2. सभी साथियों से पुनः अनुरोध है कि अपने कार्यालयीन दौरों के दौरान अधिकारी सहकारी साख समिति के सर्वसुविधा—सम्पन्न गेस्ट—हाऊसों का उपयोग करें ।

स्टेट बैंक ऑफ इण्डिया (भोपाल सर्कल)
अधिकारी सहकारी साख सभिति मर्यादित भोपाल द्वारा संचालित

संस्था के विश्रामगृह

शहर	गेस्ट हाऊस का नाम	केयर टेकर का नाम	फोन नं./मो. नम्बर
विजय स्तम्भ, भोपाल	एच.आई.जी 501, पंचम तल विजय स्तम्भ, एम.पी.नगर भोपाल	श्री युवराज शर्मा	9479595020. 0755-2675383
प्लेटिनम पार्क, भोपाल	फ्लैट नं. 44 ऑरेंज प्रथम तल, प्लेटिनम पार्क, टी.टी.नगर, भोपाल	श्री ओमप्रकाश घिमिरे	9993635531 0755-2774484
इन्दौर गेस्ट हाऊस	जी-1 यश टावर, जानकी परिसर, नौलखा इन्दौर	श्री हुमानाथ बेलवासे	8120435570
उज्जैन गेस्ट हाऊस	फ्लैट नं. सी-104, शिवांश ऐलीगेन्स, 63/1, प्रथम तल, हरि फाटक रोड, नानाखेडा, उज्जैन	श्री माधव के.सी	9165213022
रायपुर गेस्ट हाऊस	पी-21 अंवति विहार, तेलीबांदा, जी.ई. रोड रायपुर (छ.ग.)	श्री टोम लाल भट्टराई	9630875897 0771-4039495
जबलपुर गेस्ट हाऊस	फ्लैट नं. 208, द्वितीय तल अपूर्वा हाईट्स, आदि प्लाजा के बगल में, दीपिका ऐलाईट्स, एमआर-4 रोड, जबलपुर	श्री युवराज भट्टराई	9669964538 0761-2644166
ग्वालियर गेस्ट हाऊस	होटल शुगर पाम 96, 97 कैलाश बिहार, इनकम टैक्स ऑफिस के पास, सिटी सेन्टर ग्वालियर		0751-4013311
बिलासपुर गेस्ट हाऊस	होटल श्यामा तारबाहर चौक, बिलासपुर		9229333333

उपरोक्त सुविधाओं का लाभ या अन्य किसी भी प्रकार की जानकारी लेने हेतु कार्यालय में संपर्क करें।

**HR DEPARTMENT
IMPORTANT ANNOUNCEMENT**

**STAFF WELFARE MEASURES
LIST OF EMPANELLED HOSPITALS**

With reference to the captioned subject, we share herewith the detailed updated list of all empaneled hospitals of New Delhi Circle. The same can also be downloaded from Circle website → Departments → CDO Department → HR Department → IR and Welfare → Hospitals and Dispensaries.

SR. NO.	<u>SBI EMPANELLED HOSPITALS IN DELHI CIRCLE</u>	<u>Complete Address</u>	<u>Contact Numbers</u>	<u>Whether PTPF / Cashless Treatment Facility Available</u>	
				<u>Awar d Staff</u>	<u>Supervisin g Staff</u>
1	Yashoda Super Speciality Hospital	Building No.1, Near H 1 Block, Kaushambi, Ghaziabad	8506069451 / 7947214705	Yes	Yes
2	Fortis Hospital, Noida.	B-22, Sector 62, Gautam Buddh Nagar, Noida, Uttar Pradesh 201301	0120- 430 0222	Yes	Yes
3	FORTIS FLT. LT. RAJAN DHALL CHARITABLE TRUST	Sector-B, Pocket-1, Aruna Asaf Ali Marg, Vasant Kunj, New Delhi-110070	76695 84327	Yes	Yes
4	Fortis Escorts Heart Institute, Okhla Road, New Delhi.	Okhla road, Sukhdev Vihar Metro Station, New Delhi, Delhi 110025	011 -4713 5000	Yes	Yes
5	Indraprastha Apollo Hospital, Sarita Vihar, New Delhi.	Sarita Vihar, Delhi-Mathura Road, New Delhi-110076	011-7179 1090 / 1091 (Emergency-1066)	No	Yes
6	Sir Ganga Ram Hospital, New Delhi. (3 reserved beds for SBI Employees)	Sarhadi Gandhi Marg, near Bal Bharati Public School, Old Rajinder Nagar, Rajinder Nagar, New Delhi, Delhi 110060	011 -2575 0000	No	Yes
7	Dr. B.L. Kapur Memorial Hospital, Pusa Road, New Delhi.	Pusa Rd, Radha Soami Satsang, Rajendra Place, New Delhi, Delhi 110005	011- 3040 3040	Yes	Yes
8	Saroj Super Speciality Hospital, Rohini, New Delhi.	Bhagawan Mahavir Marg, Near Madhuban Chowk, Block A, Sector 14, Rohini, New Delhi, Delhi 110085	011- 4790 3333 / 4944 4444 / 84486 97353	Yes	Yes
9	Saroj Medical Institute, Rohini, New Delhi.	78B, Sector-19, Rohini, Delhi-110042	011-4790 3333	Yes	Yes
10	Max Super Speciality Hospital, Patparganj, New Delhi	108A, I.P.Extension, Patparganj, Delhi, 110092	011 -4303 3333 (Emergency-011-4055 4055)	Yes	Yes
11	Max Super Speciality Hospital (East Wing) Saket, New Delhi	1, 2, Press Enclave Marg, Saket Institutional Area, Saket, New Delhi, Delhi 110017	011 -2651 -5050 / 011 -6611 5050	Yes	Yes
12	Max Super Speciality Hospital (West Wing)	1, 2, Press Enclave Marg, Saket Institutional Area, Saket, New Delhi,	011 -2651 -5050 / 011 -6611 5050	Yes	Yes

	Saket, New Delhi.	Delhi 110017			
13	Max Super Speciality Hospital, Dehradun	Mussoorie Diversion Road, Dehradun, Uttaranchal-248001	0135-3500800/ (Emergency No-0135-7193333)/ IPS-7895900718	Yes	Yes
14	Centre for Sight, Safdarjung Enclave, New Delhi.	B-5/24, Safdarjung Enclave, Opposite Deer Park, South West, Delhi - 110029	011-4573 8888 / 4164 4000	Yes	Yes
15	Centre for Sight, Dwarka, New Delhi	Plot No. 9, Sector-9, Dwarka, New Delhi-110077	011-4573 8888/ 416 44000	Yes	Yes
16	Centre for Sight, Gurugram, Haryana	SCO Complex-317, Sector-29, Gurgaon, Haryana-122002	011-4250 4250	Yes	Yes
17	Venkateshwar Hospital	Sector-18A, Dwarka, New Delhi-110075	011-4855 5555	Yes	Yes
18	Pushpawati Singhanian Hospital & Research Institute (PSRI) Hospital, New Delhi	Press Enclave Marg, Sheikh Sarai II, New Delhi	011-614 26142	Yes	Yes
19	QRG Hospital, Faridabad, Haryana	Plot No-1, Sector-16, Faridabad, Haryana-121002	129- 4330 000 / 85060 11111 / 0129-4331087	Yes	Yes
20	Sarvodaya Hospital & Research Centre, Faridabad, Haryana	Y.M.C.A. Road, Plot No.-01, Sector-8, Faridabad, Haryana-121006	1800 313 1414	Yes	Yes
21	Medanta – The Medicity, Gurugram.	CH Baktawar Singh Road, Sector 38, Gurugram, Haryana 122001	0124-4141414 (Emergency-1068)	Yes	Yes
22	Primus Super Specialty Hospital, Chanakypuri, New Delhi.	2, Chandragupta Marg, Chanakypuri, New Delhi, Delhi 110021	011 -6620 6620 / 6630 / 6640	Yes	Yes
23	Yatharth Super Speciality Hospital, Greater Noida	HO-01, Sector-1, Greater Noida West, Gautam Buddha Nagar, Uttar Pradesh-201306	8800110086 / 8800110084	Yes	Yes
24	Chaudhary Eye Centre and Laser Vision (Eye 7, Eye Hospital)	4802, Bhaat Ram Road, 24 Ansari Road, Darya Ganj, New Delhi-110002	011 40404070	Yes	Yes
25	Ayushman Hospital and Health Services, New Delhi	Elephanta Lane, Sector-10, Dwarka, New Delhi-110075	011-49495566 / 49495555 / 49495500	Yes	Yes

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Assistant General Manager (HR)

Date: 29.10.2022

SUMMARY OF E CIRCULAR ADVISED BY FY-WISE

S.N.	CIRCULAR NO	DATE OF UPLOAD	SUBJECT
1	CDO/P&HRD-CM/12/2024 - 25	09-05-2024	Summary of e-Circulars Issued– FY 2023-24 :HRD
2	CDO/P&HRD-CM/12/2023 - 24	23-05-2023	Summary of e-Circulars Issued– FY 2022-23 :HRD
3	CDO/P&HRD-CM/3/2022 - 23	06-04-2022	Summary of e-Circulars Issued– FY 2021-22 :HRD
4	CDO/P&HRD-CM/3/2021 - 22	03-04-2021	Summary of e-Circulars Issued– FY 2020-21 :HRD
5	CDO/P&HRD-CM/1/2020 - 21	03-04-2020	Summary of e-Circulars Issued– FY 2019-20 :HRD
6	CDO/P&HRDCM/1/2019 - 20	01-04-2019	Summary of e-Circulars Issued– FY 2018-19 :HRD
7	CDO/P&HRD-CM/3/2018 - 19	04-04-2018	Summary of e-Circulars Issued– FY 2017-18 :HRD
8	CDO/P&HRD-CM/4/2017 - 18	13-04-2017	Summary of e-Circulars Issued– FY 2016-17 :HRD
9	CDO/P&HRD-CM/42/2016 - 17	05-07-2016	Summary of e-Circulars Issued– FY 2015-16:HRD(CADRE MANAGEMENT)
10	CDO/P&HRD-PM/4/2016 - 17	18-04-2016	SUMMARY OF E-CIRCULARS ISSUED DURING 2015-16(PM& PPG DEPARTMENT)
11	CDO/P&HRD-IR/32/2016 - 17	08-06-2016	SUMMARY OF ECIRCULARS ISSUED DURING FY 2015-16(HRD-IR)
12	CDO/P&HRD-PM/10/2015 - 16	20-04-2015	SUMMARY OF E-CIRCULARS ISSUED DURING 2014-15(PM& PPG DEPARTMENT)
13	CDO/P&HRD-IR/11/2015 - 16	22-04-2015	SUMMARY OF E-CIRCULARS ISSUED DURING FY 2014-15(HRD-IR)
14	CDO/P&HRD-CM/8/2015 - 16	17-04-2015	Summary of e-Circulars Issued– FY 2014-15(HRD-CADRE MANAGEMENT)
15	CDO/P&HRD-PM/26/2014 - 15	22-07-2014	SUMMARY OF e-CIRCULARS ISSUED DURING 2013-14(PM & PPG DEPARTMENT)
16	CDO/P&HRD-IR/38/2014 - 15	20-09-2014	SUMMARY OF E-CIRCULARS ISSUED DURING FY 2013-14(HRD-IR)
17	CDO/P&HRD-CM/32/2014 - 15	13-08-2014	Summary of e-Circulars Issued– FY 2013-14(HRD-CADRE MANGEMENT)

STATE BANK OF INDIA OFFICERS' SERVICE RULES, 1992

(EFFECTIVE FROM 01.01.1992)

PRELIMINARY

In exercise of the powers conferred by sub-section (1) of Section 43 of the State Bank of India Act, 1955 (23 of 1955), the Central Board of the State Bank of India hereby makes these Rules determining terms and conditions of the appointment and service of officers in the Bank as hereinafter appearing, namely :

CHAPTER - I

GENERAL

Short Title and Commencement

1. (1) These rules may be called **"State Bank of India Officers' Service Rules, 1992"**.
1. (2) Except otherwise provided in these rules, they shall come into force with effect from the 1st day of January 1992.

Officers to Whom the Rules Shall Apply

2. These rules shall apply to all officers of the Bank who are appointed or promoted to any of the grades mentioned in Rule 4 and also to whom any of the following sets of Rules as amended or as deemed to have been amended by the Central Board or the Executive Committee are applicable, namely :
 - (i) Rules governing the service of Officers in the Imperial Bank of India;
 - (ii) Rules governing the service of Assistants in the Imperial Bank of India;
 - (iii) State Bank of India (Supervising Staff) Service Rules; and
 - (iv) State Bank of India Officers (Determination of Terms and Conditions of Service) Order, 1979.
2. (2) These rules shall also apply to such other employees, officers and advisers of the Bank to whom these may be made applicable by the competent authority to the extent and subject to such conditions as it may decide.
2. (3) These rules shall also apply to officers transferred/posted/deputed outside India except to such extent as may be specifically or generally prescribed by the competent authority.
2. (4) These rules shall, however, not apply to employees, officers and advisers appointed/engaged in any country outside India and permanently serving there.

Definitions

3. (1) In these rules, unless there is anything repugnant to the subject or context -
 - (a) **"Appointing Authority"** means such authority as designated in accordance with Regulation 55 of the State Bank of India General Regulations, 1955;
 - (b) **"Bank"** means the State Bank of India;
 - (c) **"Calendar Year"** means the period commencing from 1st day of January of a year and ending with the 31st day of December of the same year;
 - (d) **"Central Board"** means the Central Board of Directors of the Bank;

- (e) **“Chief General Manager”** means the Chief General Manager of the Circle in the case of an officer serving in a Circle, and the Chief General Manager in charge of personnel area in the case of an officer serving in Central Office* establishments;
- (f) **“Competent Authority”** means the authority designated as such for specific purposes by the Central Board or the Executive Committee;
- (g) **“Deputy Managing Director”** means a Deputy Managing Director appointed as such by the Bank;
- (h) **“Disciplinary Authority”, “Appellate Authority”, and “Reviewing Authority”** means respectively the authorities specified as such by the Executive Committee from time to time;
- (i) **“Emoluments”** means the aggregate of salary and allowances, if any;
- (j) **“Executive Committee”** means the Executive Committee of the Central Board;
- (k) **“Family”** means and includes spouse of the officer (if the spouse is not an employee of the Bank) and the children, parents, brothers and sisters of the officer wholly dependent on the officer but shall not include the legally separated spouse;
- (l) **“Managing Director”** means the Managing Director of the Bank and shall include a Deputy Managing Director;
- (m) **“Officer”** means a person fitted into or appointed to or promoted to any of the grades specified in rule 4 and shall also include any specialist or technical person so fitted or promoted or appointed and any other employee or adviser to whom the provisions of these rules have been made applicable under rule 2;
- (n) **“Pay”** means basic pay, including stagnation increments;
- (o) **“Probationary Officer”** means an officer appointed as such and fitted in the Junior Management Grade;
- (p) **“Promoting Authority”** means such authority as designated in accordance with the Regulation 55 of the State Bank of India General Regulations, 1955;
- (q) **“Public Servant”** means a person defined as such in Section 21 of the Indian Penal Code as amended from time to time;
- (r) **“Salary”** means the aggregate of pay and dearness allowance;
- (s) **“Trainee officer”** means a person appointed as such from the staff of the Bank and fitted in the Junior Management Grade;
- (t) **“Year”** means a continuous period of twelve months;
- (u) **“Perquisites”** means the various facilities that have been specified in Chapter VI.

Note : Terms and words not defined in these rules shall have the meaning assigned to them in the State Bank of India Act, 1955, and the Regulations framed under Section 50(2) thereof.

3. (2) The Central Board reserves the right of changing the rules here laid down from time to time.
Provided that every new rule or alteration in an existing rule shall take effect, unless otherwise directed by the Central Board, from the date on which the new rules or alteration is passed by it in a resolution.
3. (3) When a new rule or alteration in an existing rule is passed by the Central Board, it shall be issued in the form of a circular.

AMENDMENT IN STATE BANK OF INDIA OFFICERS’ SERVICE RULES, 1992

Circular No.: CDO/P&HRD-CM/28/2020 - 21 Date: Fri 24 Jul 2020

Rule	Existing Provision in SBIOSR Revised Provision in SBIOSR
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Rule 3 Definition No existing provision

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

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

Rule 47 Transferability and Deputation Every officer is liable for transfer to any office or branch of the Bank or to any place or deputation to any other organisation, in India.

Transferability and Deputation

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

CHAPTER XI CONDUCT, DISCIPLINE AND APPEAL

SECTION 1 - CONDUCT

General Observance of Good Conduct, Discipline, Integrity, Diligence, Fidelity, etc.

50. (1) Every officer shall conform to and abide by these rules and shall observe, comply with and obey all lawful and reasonable orders and directions which may from time to time be given to him by any person under whose jurisdiction, superintendence or control he may for the time being be placed.
50. (2) Every officer shall undertake and perform his duties as an official of the Bank in such capacity and at such place as he may from time to time be directed by the Bank.
50. (3) No officer shall, in the performance of his official duties or in the exercise of powers conferred on him, act otherwise than in his best judgement except when he is acting under the direction of his officer superior.
- Provided wherever such directions are oral in nature, the same shall be confirmed in writing by his superior officer.
50. (4) Every officer shall, at all times, take all possible steps to ensure and protect the interests of the Bank and discharge his duties with utmost integrity, honesty, devotion and diligence and do nothing which is unbecoming of an officer.
50. (5) Every officer shall maintain good conduct and discipline and show courtesy and attention to all persons in all transactions and negotiations.
50. (6) Every officer shall take all possible steps to ensure the integrity and devotion to duty of all persons for the time being under his control and authority.
50. (7) Every officer shall make a declaration of fidelity and secrecy in the form set out in the Second Schedule to the State Bank of India Act, 1955 and shall be bound by the declaration.
50. (8) No officer shall take or give or attempt to take or give any unfair assistance or use or attempt to use any unfair methods or means in respect of any examination or test conducted or held by the Bank or any other authority or institution.
50. (9) No officer shall abuse or fail to comply with any of the terms and conditions in respect of any loan, advance or other facility granted by the Bank either directly or indirectly to the officer or through any other agency, including loans for purchase of vehicles or construction of houses.
50. (10) **Prohibition of sexual harassment of working women:**
- i. No officer shall indulge in any act of sexual harassment of any woman at work place.
- ii. Every officer who is in-charge of a work place shall take appropriate steps to prevent sexual harassment to any woman at such work place.
- Explanation :** For the purpose of this rule, "sexual harassment" shall have the meaning as assigned to the said term in "The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013"
- (11) No officer shall breach any rule of business of the Bank or instructions issued by the Bank in any matter concerning the work/job which he is performing or any other laid down instructions issued by way of circular or official communication. The officer of the Bank shall not do any act prejudicial to the interest of the Bank and shall ensure that he acts diligently without any negligence.

**Engaging in Trade, Business, Employment, Acceptance of Fee,
Association with Newspapers, other Communication Systems, etc.**

51. (1) No officer shall, except with the previous sanction of the competent authority, engage directly or indirectly in any trade or business or undertake any other employment.

Provided that an officer may, without such sanction, undertake honorary work of a social or charitable nature or occasional work of a literary, artistic, scientific, professional, cultural, educational, religious or social character, subject to the condition that his official duties do not thereby suffer, but he shall not undertake or shall discontinue such work if so directed by the competent authority after recording reasons for the same.

Explanations :

- (i) Canvassing by an officer in support of the business of insurance agency, commission agency, etc. owned or managed by a member of his family shall be deemed to be a breach of this sub-rule.
 - (ii) Prior sanction under this rule is not necessary for holding an office ex-officio outside the Bank, under any law or rules, regulations or byelaws made thereunder, for the time being in force, or under directions from any authority to whom the officer is subordinate.
51. (2) Every officer shall report to the competent authority if any member of his family is engaged in a trade or business or owns or manages an insurance agency or commission agency.
51. (3) No officer shall, without the previous sanction of the competent authority, except in the discharge of his official duties, take part in the registration, promotion or management of any bank or other company which is required to be registered under the Companies Act, 1956 or any other law for the time being in force or any co-operative society for commercial purposes.
- Provided that an officer may take part in registration, promotion, or management of a co-operative society intended for the benefit of the Bank employees/officers and registered under the Co-operative Societies Act, 1912 or any other law for the time being in force, or of a literary, scientific or charitable society registered under the Societies Registration Act, 1860 or any corresponding law in force.
51. (4) No officer shall accept any payment, in the form of fee, remuneration, honorarium and the like in cash or kind for any work done by him for any public body or any private person without the sanction of the competent authority.
51. (5) No officer shall act as an agent of or canvass business in favour of an insurance company or corporation in his individual capacity except that he may act as agent for an insurance company or corporation for or on behalf of the Bank.
51. (6) No officer shall, except with the previous sanction of the competent authority or in the bonafide discharge of his duties :
- (i) Own wholly or in part or conduct or participate in the editing or management of any newspaper or any other periodical publication, or
 - (ii) Participate in radio broadcast or contribute any article or write any letter either in his own name or anonymously or in the name of any other person, to any newspaper or periodical or make public, or publish or cause to be published or pass on to others any documents, papers or information which may come into his possession in his official capacity, or
 - (iii) Publish or cause to be published any book or any similar printed matter of which he is the author or not, or deliver talk or lecture in public meetings or otherwise.

Provided that no such sanction is, however, required if such broadcast or contribution or publication or talk or lecture is of a purely literary, artistic, scientific, professional, cultural, educational, religious or social character.

51. (7) No officer shall in any radio broadcast or in any published document or communication to the press or in public utterance make any statement which has the effect of disparaging the Bank or its management or bringing the same into disrepute.

**Use of Position or Influence in Matters of Employment,
Sanction of Loan, etc. to Relatives**

52. (1) No officer shall use his position or influence as such officer, directly or indirectly, to secure employment for any person related whether by blood or marriage to the officer or to the officer's wife or husband, whether such a person is dependent on the officer or not.
52. (2) No officer shall, except with the prior permission of the competent authority, permit his son, daughter or any other member of his family to accept employment in any private undertaking which is obligated to the Bank through his official dealings or in any other undertaking which to his knowledge is obligated to the Bank.

Provided that where the acceptance of the employment cannot await prior permission of the competent authority or is otherwise considered urgent, the matter shall be reported to the competent authority within three months from the date of receipt of offer of employment and the employment may be accepted provisionally, subject to the permission of the competent authority.

52. (3) (i) No officer shall grant on behalf of the Bank any loan or advance to himself or his spouse, a Joint Hindu Family of which he or his spouse is a member or a partnership with which he or his spouse is connected in any manner or a trust in which he or his spouse is a trustee, or a private or public limited company, in which he or his spouse holds substantial interest.
- (ii) Save and except against specified security or in cases as may otherwise be specified by the Central Board from time to time and subject to clause (i) above, no officer shall grant on behalf of the Bank any loan or advance to :
- (a) a relative of his;
 - (b) an individual in respect of whom a relative is a partner or guarantor;
 - (c) a Joint Hindu Family in which a relative is a member;
 - (d) a firm in which a relative is a partner, manager or guarantor; and
 - (e) a company in which a relative holds substantial interest or is interested as director, manager or guarantor.
- (iii) No officer shall in discharge of his official duties knowingly enter into or authorise the entering into by or on behalf of the Bank any contract, agreement, arrangement or proposal not being related to a loan or advance referred to in clause (i) or (ii) above, with any undertaking or person if any of his relatives is employed in that undertaking or under that person or if he or any of his relatives has interest in any other manner in such contract, agreement, arrangement or proposal and the officer shall refer every such matter, contract, agreement, arrangement or proposal to his superior and the matter of such contract, agreement, arrangement or proposal shall thereafter be disposed of according to the instructions of the authority to whom such a reference is made.

Explanations :

- (i) For the purpose of clauses (i) and (ii) of this sub-rule, the terms "loan or advance", "relative" and "Specified security" shall have the same meaning as has been given to them in the State Bank of India General Regulations, 1955.
- (ii) For the purpose of this sub-rule, "substantial interest" shall have the same meaning as in clause (nc) of section 5 of the Banking Regulation Act, 1949.

Active Part in Politics

53. No officer shall take an active part in politics or political demonstration, or stand for election as member for a Municipal council, district board or any legislative body.

Participation in Demonstration, Association

54. (1) No officer shall engage himself or participate in any demonstration which is prejudicial to the interest of the sovereignty and integrity of India, the security of the State, friendly relations with foreign state, public order, decency or morality, or which involves contempt of the court, defamation or incitement to an offence.
54. (2) No officer shall join, or continue to be a member of an association, the objects or activities of which are prejudicial to the interest of the sovereignty and integrity of India or public order or morality.

Evidence in Enquiry, Committee, etc.

- 54-A (1) Save as provided in sub-rule (3), no officer shall except with the previous approval of the competent authority, give evidence in connection with any enquiry conducted by any person, committee or authority.
- 54-A (2) Where any approval has been accorded under sub-rule (1), no officer giving such evidence shall criticise the policy or any action of the Central Government or of a State Government or of the Bank.
- 54-A (3) Nothing in sub-rule (1) & (2) shall apply to any evidence given :
- (a) at an enquiry before an authority appointed by the Central Government, State Government, Parliament or a state legislature; or
 - (b) in any judicial enquiry; or
 - (c) at any departmental enquiry ordered by the Bank; or
 - (d) at any action or proceedings taken by or on behalf of the Bank.

Receiving Complimentaries, Valediction, etc.

55. (1) No officer shall, except with the previous sanction of the competent authority, receive any complimentary or valedictory address or accept any testimonial or attend any meeting or entertainment held in his honour, or in the honour of any other employee of the Bank.
- Provided that nothing in this sub-rule shall apply to :
- (a) a farewell entertainment of a substantially private and informal character held in honour of the officer or any other employee of the Bank on the occasion of his transfer or retirement or any person who has recently left the service of the Bank; and
 - (b) The acceptance of simple and inexpensive entertainment arranged by employees of the Bank.
55. (2) (a) No officer shall directly or indirectly exercise pressure or influence on any employee of the Bank to induce or compel him to subscribe towards any farewell entertainment.
- (b) No officer shall collect subscription for farewell entertainment from any intermediate or lower grade employee for the entertainment of an officer belonging to any higher grade.

Acceptance of Gift by Self and Family, and Dowry**56. RULES FOR ACCEPTING GIFTS: OFFICERS**

Circular No.: CDO/P&HRD-PM/23/2018 - 19 Date: Sat 7 Jul 2018

The ECCB, in its meeting dated 27.06.2018 has approved the modifications in the relevant existing rules in SBIOSR, 1992 as follows : Supervising Staff : Acceptance of Gift by Self and Family

REVISED RULES

56 (1): No gifts will be accepted by any officer or any member of his/ her family or any other person acting on his/ her behalf except as follows:

56 (2): Gifts may be accepted from near relatives on occasions such as weddings, anniversaries, funerals or religious functions. However, the same should be reported to the competent authority, if the value of any single gift received on one such occasion exceeds:

- (i) Rupees fifteen thousand in the case of officers up to Scale V.
 - (ii) Rupees twentyfive thousand in the case of officers in TEGS VI & above.
- On these occasions, gifts may also be accepted from the personal friends, not having official dealings with the Bank. However, if the value of any single gift received on one such occasion exceeds Rupees one thousand five hundred, the same should be reported to the competent authority

56 (3): In any other case, the officer shall not accept any gift without the sanction of the competent authority, if the value of the gift exceeds Rupees One Thousand Five Hundred. Further, when the official receives more than one gift from the same or different persons / entities within a period of 12 months, the matter shall be reported to the competent authority if the aggregate value of all such gifts exceeds:

- (i) Rupees Fifteen Thousand in the case of officers up to Scale V.
- (ii) Rupees Twentyfive Thousand in the case of officers in TEGS VI & above.
- (iii) Note
- (iv) Gifts will not be accepted from a person having official dealings with the Bank. However, a casual meal, lift or other social hospitality shall not be deemed as a gift.
(b) The expression "gift" shall include free transport, boarding, lodging or other service or any other pecuniary advantage when provided by any person who has official dealings with the Bank.

56. (4) In any other case, the officer shall not accept any gifts without the sanction of the competent authority if the value of the gifts exceeds Rs. 75/-.

Provided that when more than one gift has been received from the same person within a period of 12 months, the matter shall be reported to the competent authority if the aggregate value thereof exceeds Rs 500/-.

Note : As a normal practice, an officer shall not accept any gift from a person obligated to the Bank through official dealings with the officer.

56. (5) No officer shall -

- (i) give or take or abet the giving or taking of dowry; or
- (ii) demand directly or indirectly from the parents or guardian of a bride or bridegroom, as the case may be, any dowry.

Explanation : For the purpose of this sub-rule, "dowry" has the same meaning as in the Dowry Prohibition Act, 1961 (28 of 1961).

Bringing Political or Outside Influence

57. No officer shall bring or attempt to bring any political or other outside influence, including that of individual directors or members of the Local Board, to bear upon any superior authority to further his own interest in respect of matters pertaining to his service in the Bank.

Absence from Work

58. (1) No officer shall absent himself from his duty or be late in attending office or leave the station without having first obtained the permission of the authority empowered to sanction leave.
- Provided that in unavoidable circumstances where availing of prior permission is not possible or is difficult, the permission may be obtained later subject to the satisfaction of the concerned authority that prior permission could not have been obtained.
58. (2) No officer shall ordinarily absent himself in case of sickness or accident without submitting a proper medical certificate.
- Provided that in case of temporary indisposition or sickness of a casual nature, the production of a medical certificate may, at the discretion of the authority empowered to sanction leave, be dispensed with.
58. (3) Officers manning hubs/switch centers, disaster recovery centers or similar sensitive installations requiring round-the-clock maintenance/surveillance and Security Officers required to provide round-the-clock maintenance/surveillance shall not participate in any work stoppage/strike action.

Borrowing, Incurring Debts, Buying and Selling Shares, Lending Money, Guarantee, etc.

59. No officer shall, in his individual capacity :
- (i) borrow money or permit any member of his family to borrow money or otherwise place himself or a member of his family under a pecuniary obligation to a broker or a money lender or a subordinate employee of the Bank or any person, association of persons, firm, company or institution, whether incorporated or not, having dealings with the Bank.
- Provided that nothing in this clause shall apply to borrowing from the Bank, the Life Insurance Corporation of India, a co-operative credit society or any financial institution, including a bank, subject to such terms and conditions as may be laid down by the Bank.
- Provided further that an officer may accept a loan, subject to other provisions of these rules, from a relative or personal friend or operate a credit account with a bonafide tradesman.
- (ii) buy or sell stocks, shares or securities of any description without funds to meet the full cost in the case of purchase or scrips for delivery in the case of a sale;
 - (iii) incur debts at a race meeting;
 - (iv) lend money in private capacity to a constituent of the Bank or have personal dealings with a constituent in the purchase or sale of bills of exchange, Government paper or any other securities; and
 - (v) guarantee in his private capacity the pecuniary obligations of another person, or agree to indemnify in such capacity another person from loss, except with the previous permission of the competent authority.
- Provided that an officer may stand as surety in respect of a loan taken from a co-operative credit society of which he is a member by another member. Provided further that nothing in this clause shall apply to any guarantee/indemnity that an officer may execute in favour of (a) the President of India in support of a passport application for any relative of his, (b) any financial institution or educational trust for a loan or advance that such institution or trust may give to any relative of his for educational purposes.

Drawing Advance Salary, Discounting Cheques, Accepting Contribution, Collecting Subscription

60. (1) No officer shall draw his salary in advance of the date on which it is payable without the previous sanction of the competent authority.
60. (2) No officer shall discount or negotiate or cause to be discounted or negotiated cheques or other instruments drawn on his account without sufficient balance therein.
60. (3) No officer shall, except with the previous sanction of the competent authority, ask for or accept contributions to or otherwise associate himself with the raising of any funds or other collections in cash or in kind.
60. (4) No officer shall canvass for membership or collect dues or subscriptions for or carry on any activity in connection with any association, union or other organisation during office hours or within the premises of the Bank without the previous permission in writing of the competent authority.

Speculation, Insolvency, Indebtedness

61. (1) No officer shall speculate in any stocks, shares or securities or commodities or valuables of any description or shall make investments which are likely to embarrass or influence him in the discharge of his duties.

Provided that nothing in this rule shall be deemed to prohibit an officer from making a bonafide investment of his own funds in such securities as he may wish to buy.

Note : Frequent purchase or sale or both of shares or securities or other investments shall be deemed to be speculation for the purpose of this rule.

61. (2) An officer shall so manage his private affairs as to avoid insolvency or habitual indebtedness. An officer against whom any legal proceedings are instituted for the recovery of any debts due from him or for adjudging him as an insolvent shall forthwith report the full facts of the legal proceedings to the Bank.

Submission of Statement of Assets and Liabilities

62. (1) Every officer shall, on his first appointment either by direct recruitment or of promotion, submit a return of his assets and liabilities giving full particulars regarding :
 - (a) The immovable property inherited by him or owned or acquired by him, or held by him on lease or mortgage, either in his own name or in the name of any member of his family or in the name of any other person;
 - (b) shares, securities, debentures and cash, including bank deposits inherited by him or similarly owned or acquired or held by him;
 - (c) other movable property inherited by him or similarly owned or acquired or held by him; and
 - (d) debts and other liabilities incurred by him directly or indirectly.
62. (2) Every Officer shall every year submit a return of his movable, immovable, and valuable property, including liquid assets like shares, debentures as on 31st March of that year to the Bank before the 30th day of June of that year.
62. (3) No officer shall, except under previous intimation in writing to the competent authority, acquire or dispose of any immovable property by lease, mortgage, purchase, sale, gift or otherwise either in his own name or in the name of any member of his family.

Provided that the previous sanction of the competent authority shall be obtained by the officer if any such transaction is :

 - (a) with a person obligated to the Bank through official dealings with the officer; or
 - (b) otherwise than through a regular or reputed dealer.
62. (4) Every officer shall report to the competent authority every transaction concerning movable property owned or held by him either in his own name or in the name of a member of his family if the value of such property exceeds Rs. 25,000/-.

Provided that the previous sanction of the competent authority shall be obtained if any such transaction is :

- a) with a person obligated to the Bank through official dealings with the officer; or
 - b) otherwise than through a regular or reputed dealer.
62. (5) The Bank may, at any time, by general or special order, require an officer to furnish, within a period to be specified in the order, a full and complete statement of assets and liabilities, including such movable and/or immovable property held or acquired by him or on his behalf or by any member of his family as may be specified in the order. Such a statement shall, if so required by the Bank, include the details of the means by which or the source from which such property was acquired.

Recourse to Court

63. No officer shall, except with the previous sanction of the Managing Director, have a recourse to any court or to the press for the vindication of any official act which has been the subject matter of adverse criticism or an attack of a defamatory character.

Provided that nothing in this rule shall be deemed to prohibit an officer from vindicating his private character or any act done by him in his private capacity and where any action for vindicating his private character or any act done by him in private capacity is taken; the officer shall submit a report to his immediate superior within a period of 3 months from the date such action is taken by him.

Second Spouse

64. (1) (a) No officer shall enter into, or contract, a marriage with a person having a spouse living; and
(b) no officer having a spouse living shall enter into, or contract, a marriage with any person.

Provided that the competent authority may permit an officer to enter into, or contract, any such marriage as is referred to in clause (a) or clause (b) if it is satisfied that :

- (i) such a marriage is permissible under the personal law applicable to such officer and the other party to the marriage; and
 - (ii) there are other grounds for so doing.
64. (2) An officer who has married or marries a person other than of Indian Nationality shall forthwith intimate the fact to the competent authority.

Consumption of Intoxicating Drinks, etc.

65. (1) An officer shall strictly abide by any law relating to intoxicating drinks or drugs in force in any area in which he may happen to be posted for the time being.
65. (2) An officer shall refrain from consuming any intoxicating drink or drug in a public place.
65. (3) It is also the duty of the officer to see that :
- (a) he is not under the influence of any intoxicating drink or drug during the course of his duty and takes due care that the performance of his duty is not affected in any way by the influence of any intoxicating drink or drug;
 - (b) he does not appear in public place in a state of intoxication;
 - (c) he does not use any intoxicating drink or drug to excess.

Explanation : For the purpose of this rule, "public place" means any place or premises (including clubs, even exclusively meant for members where it is permissible for the members to invite non-members as guests, bars and restaurants, conveyance) to which the public have or are permitted to have access, whether on payment or otherwise.

What is Misconduct

66. A breach of any of the provisions of these rules shall be deemed to constitute misconduct punishable under rule 67.

Note : For the purpose of rules 51, 52, 56, 59 and 62, "family" shall mean :

- (i) In the case of a male officer, his wife, whether residing with him or not, but does not include legally separated wife, and in the case of a female officer, her husband, whether residing with her or not, but does not include a legally separated husband;
- (ii) Children or step-children of the officer, whether residing with the officer or not, and wholly dependent on such officer, but does not include a child or step-child of whose custody the officer has been deprived of by or under any law; and
- (iii) any other person related by blood or marriage, to the officer or to his spouse and wholly dependent on such officer.

SECTION 2 - DISCIPLINE AND APPEAL

Penalties

67. Without prejudice to any other provisions contained in these rules, any one or more of the following penalties may be imposed on an officer, for an act of misconduct or for any other good and sufficient reason to be recorded in writing :

Minor Penalties

- (a) Censure;
- (b) Withholding of increments of pay with or without cumulative effect;
- (c) Withholding of promotion;
- (d) Recovery from pay or such other amount as may be due to him of the whole or part of any pecuniary loss caused to the Bank by negligence or breach of orders;
- (e) Reduction to a lower stage in time-scale of pay for a period not exceeding 3 years, without cumulative effect and not adversely affecting the officer's pension.

Major Penalties

- (f) Save as provided for in (e) above, reduction to a lower stage in the time-scale of pay for a specified period, with further directions as to whether or not the officer will earn increments to pay during the period of such reduction, and whether on the expiry of such period, the reduction will or will not have the effect of postponing the future increments of his pay;
- (g) Reduction to a lower grade or Post;
- (h) Compulsory retirement;
- (i) Removal from service;
- (j) Dismissal.

Explanations : The following shall not amount to a penalty within the meaning of this rule :

- (i) Withholding of one or more increments of an officer on account of his failure to pass a prescribed departmental test or examination in accordance with the terms of appointment to the post which he holds;
- (ii) Stoppage of increments of an officer at the efficiency bar in a time-scale, on the grounds of his unfitness to cross the bar;
- (iii) Not giving an officiating assignment or non promotion of an officer to a higher grade or post for which he may be eligible for consideration but for which he is found unsuitable after consideration of his case;
- (iv) Reserving or postponing the promotion of an officer for reasons like completion of certain requirements of promotion or pendency of disciplinary proceedings;
- (v) Reversion to a lower grade or post of an officer officiating in a higher grade or post, on the ground that he is considered, after trial, to be unsuitable for such higher grade or post, or on administrative grounds unconnected with his conduct;
- (vi) Reversion to the previous grade or post, of an officer appointed on probation to another grade or post during or at the end of the period of probation, in accordance with the terms of his appointment or rules or orders governing such probation;
- (vii) Reversion of an officer to his parent organisation in case he had come on deputation;
- (viii) Termination of service of an officer :
 - (a) Appointed on probation in terms of sub-rule (1) of rule 16 (3)(a);

- (b) Appointed in a temporary capacity otherwise than under a contract or agreement on the expiration of the period for which he was appointed, or earlier in accordance with the terms of his appointment;
- (c) Appointed under a contract or agreement, in accordance with the terms of such contract or agreement; and
- (d) As part of retrenchment;
- (ix) Termination of service of an officer in terms of sub-rule 3 of rule 20;
- (x) Retirement of an officer in terms of rule 19.

Decision to Initiate and Procedure for Disciplinary Action

68. (1) (i) The Disciplinary Authority may itself, or shall when so directed by its superior authority, institute disciplinary proceedings against an officer.
- (ii) The Disciplinary Authority or any Authority higher than it may impose any of the penalties in rule 67 on an officer.

Provided that where the Disciplinary Authority is lower in rank than the Appointing Authority in respect of the category of officers to which the officer belongs, no order imposing any of the penalties specified in clause (e), (f), (g), (h), (i) & (j) of rule 67 shall be made except by the Appointing Authority or any authority higher than it on the recommendations of the Disciplinary Authority.

68. (2) (i) No order imposing any of the penalties specified in clauses (f), (g), (h), (i) & (j) of rule 67 shall be made except after an inquiry is held in accordance with this sub-rule.
- (ii) Whenever the Disciplinary Authority is of the opinion that there are grounds for inquiring into the truth of any imputation of misconduct against an officer, it may itself inquire into, or appoint any other officer or a public servant (hereinafter referred to as the Inquiring Authority) to inquire into the truth thereof.

Explanation : When the Disciplinary Authority itself holds the enquiry, any reference in clauses (viii) to (xxi) to the Inquiring Authority shall be construed as a reference to Disciplinary Authority.

- (iii) Where it is proposed to hold an inquiry, the Disciplinary Authority shall frame definite and distinct charges on the basis of the allegations against the officer and the articles of charge, together with a statement of the allegations on which they are based, list of documents and witnesses relied on, and as far as possible copies of such documents and statements of witnesses, if any, shall be communicated in writing/sent to the officer, who shall be required to submit within such time as may be specified by the Disciplinary Authority (not exceeding 15 days) or within such extended time as may be granted by the said Authority, a written statement of his defence.
- (iv) On receipt of a written statement of the officer, or if no such statement is received within the time specified, an enquiry may be held by the Disciplinary Authority itself, or if it considers it necessary to do so, appoint under clause (ii) an Inquiring Authority for the purpose.

Provided that it may not be necessary to hold an enquiry in respect of the articles of charge admitted by the officer in his written statement but it shall be necessary to record its findings on each such charge.

- (v) The Disciplinary Authority shall, where it is not the Inquiring Authority, forward to the Inquiring Authority:
- (a) a copy of the articles of charge and statements of imputations of misconduct;
 - (b) a copy of the written statement of defence, if any, submitted by the officer;

- (c) a list of documents by which and list of witnesses by whom the articles of charge are proposed to be substantiated;
- (d) a copy of statements of the witnesses, if any;
- (e) evidence proving the delivery of the articles of charge under clause (iii);
- (f) a copy of the order appointing the "Presenting Officer" in terms of clause (vi).

Note : The forwarding of the documents referred to in this clause need not necessarily be done simultaneously.

- (vi) Where the Disciplinary Authority itself enquires or appoints an Inquiring Authority for holding an enquiry, the Bank may, by an order, appoint an officer or a public servant to be known as the "Presenting Officer" to present on its behalf the case in support of the articles of charge.
- (vii) The officer may take the assistance of an officer as defined in clause (m) of rule 3 (hereinafter referred to as officer's representative) but shall not engage a legal practitioner for the purpose.

Provided that where the Presenting Officer is a public servant other than an officer of the Bank, the officer may take the assistance of any public servant.

Note : The officer who has three pending disciplinary cases in hand shall not give assistance to an officer as the representative.

- (viii) (a) The Inquiring Authority shall by notice in writing specify the date on which the officer shall appear in person before the Inquiring Authority.
- (b) On the date fixed by the Inquiring Authority, the officer shall appear before the Inquiring Authority at the time, place and date specified in the notice.
- (c) The Inquiring Authority shall ask the officer whether he pleads guilty or has any defence to make, and if he pleads guilty to all or any of the articles of charge, the Inquiring Authority shall record the plea, sign the record and obtain the signature of the officer thereon.
- (d) The Inquiring Authority shall return a finding of guilt in respect of those articles of charge to which the officer concerned pleads guilty.
- (ix) If the officer does not plead guilty, the Inquiring Authority may, if considered necessary, adjourn the case to a later date not exceeding 30 days or within such extended time as may be granted by it.
- (x) The Inquiring Authority shall also record an order that the officer may for the purpose of preparing his defence :
 - I inspect and take notes of the documents listed within five days of the order or within such further time not exceeding five days as the Inquiring Authority may allow;
 - II submit a list of documents and witnesses that he wants for inquiry;
 - III be supplied with copies of statements of witnesses, if any, recorded earlier and the Inquiring Authority shall furnish such copies not later than three days before the commencement of the examination of the witnesses by the Inquiring Authority;
 - IV give a notice within ten days of the order or within such further time not exceeding ten days as the Inquiring Authority may allow for the discovery or production of the documents referred to at (II) above.

Note : The relevancy of the documents and the examination of the witnesses referred to at (II) above shall be given by the officer concerned.

- (xi) The Inquiring Authority shall, on receipt of the notice for the discovery or production of the documents, forward the same or copies thereof to the authority in whose custody or

possession the documents are kept, with a requisition for the production of the documents on such date as may be specified.

- (xii) On receipt of the requisition under clause (xi), the authority having custody or possession of the requisitioned documents shall, arrange to produce the same before the Inquiring Authority on the date, place and time specified in the requisition.

Provided that the authority having custody or possession of the requisitioned documents may claim privilege if the production of such documents will be against the public interest or the interest of the Bank. In that event, it shall inform the Inquiring Authority accordingly.

- (xiii) On the date fixed for the inquiry, the oral and documentary evidence by which the articles of charge are proposed to be proved shall be produced by or on behalf of the Bank. The witnesses produced by the Presenting Officer shall be examined by the Presenting Officer and may be cross-examined by or on behalf of the officer. The Presenting Officer shall be entitled to re-examine his witnesses on any points on which they have been cross-examined, but not on a new matter without the leave of the Inquiring Authority. The Inquiring Authority may also put such questions to the witnesses as it thinks fit.
- (xiv) Before the close of the case in support of the charges, the Inquiring Authority may, in its discretion, allow the Presenting Officer to produce evidence not included in the charge-sheet or may itself call for new evidence or recall or re-examine any witness. In such case, the officer shall be given opportunity to inspect the documentary evidence before it is taken on record, or to cross-examine a witness who has been so summoned. The Inquiring Authority may also allow the officer to produce new evidence, if it is of the opinion that the production of such evidence is necessary in the interest of justice.
- (xv) When the case in support of the charges is closed, the officer may be required to state his defence, orally or in writing, as he may prefer. If the defence is made orally, it shall be recorded and the officer shall be required to sign the record. In either case, a copy of the statement of defence shall be given to the Presenting Officer.
- (xvi) The evidence on behalf of the officer may then be produced. The officer may examine himself as a witness in his own behalf, if he so prefers. The witnesses, if any, produced by the officer shall then be examined by the officer and may be cross-examined by the Presenting Officer. The officer shall be entitled to re-examine any of his witnesses on any points on which they have been cross-examined, but not on any new matter without the leave of the Inquiring Authority.
- (xvii) The Inquiring Authority may, after the officer closes his evidence, and shall if the officer has not got himself examined, generally question him on the circumstances appearing against him in the evidence for the purpose of enabling the officer to explain any circumstances appearing in the evidence against him.
- (xviii) The Inquiring Authority may after the completion of the production of the evidence, hear the Presenting Officer, if any, appointed and the officer or his representative, if any, or permit them to file written briefs of their respective cases within 15 days of the completion of the production of evidence, if they so desire.
- (xix) If the officer does not submit the written statement of defence referred to in clause (iii) on or before the date specified for the purpose or does not appear in person, or through the officer's representative or otherwise fails or refuses to comply with any of the provisions of these rules which require the presence of the officer or his representative, the Inquiring Authority may hold the enquiry ex-parte.
- (xx) Whenever any Inquiring Authority, after having heard and recorded the whole or part of the evidence in an inquiry, ceases to exercise jurisdiction therein and is succeeded by another Inquiring Authority which has, and which exercises, such jurisdiction, the Inquiring Authority so succeeding may act on the evidence so recorded by its predecessor, or partly recorded by its predecessor and partly recorded by itself.

Provided that if the succeeding Inquiring Authority is of the opinion that further examination of any of the witnesses whose evidence has already been recorded is necessary in the interest of justice, it may recall and cause that to be examined, cross-examined and re-examined as hereinbefore provided.

- (xxi) (a) On the conclusion of the inquiry, the Inquiring Authority shall prepare a report which shall contain the following :

- (1) a gist of the articles of charge and the statement of the imputations of misconduct;
- (2) a gist of the defence of the officer in respect of each article of charge;
- (3) an assessment of the evidence in respect of each article of charge;
- (4) the findings on each article of charge and the reasons therefor.

Explanation : If, in the opinion of the Inquiring Authority, the proceedings of the inquiry establish any article of charge different from the original article of charge, it may record its findings on such article of charge.

Provided that the findings on such article of charge shall not be recorded unless the officer has either admitted specifically and not by inference the facts on which such article of charge is based, or has had a reasonable opportunity of defending himself against such article of charge.

- (b) The Inquiring Authority, where it is not itself the Disciplinary Authority, shall forward to the Disciplinary Authority the records of inquiry which shall include :

- (1) the report of the inquiry prepared by it under (a) above;
- (2) the written statement of defence, if any, submitted by the officer referred to in clause (xv);
- (3) the oral and documentary evidence produced in the course of the inquiry;
- (4) written briefs referred to in clause (xviii), if any; and
- (5) the orders, if any, made by the Disciplinary Authority and the inquiring Authority in regard to the inquiry.

68. (3) (i) The Disciplinary Authority, if it is not itself the Inquiring Authority, may, for reasons to be recorded by it in writing, remit the case to the Inquiring Authority - whether the Inquiring Authority is the same or different - for fresh or further inquiry and report, and the Inquiring Authority shall thereupon proceed to hold further inquiry according to the provisions of sub-rule (2) as far as may be.

- (ii) The Disciplinary Authority shall, if it disagrees with the findings of the Inquiring Authority on any article of charge, record its reasons for such disagreement and record its own findings on such charge; if the evidence on record is sufficient for the purpose.

- (iii) If the Disciplinary Authority, having regard to its findings on all or any of the articles of charge, is of the opinion that any of the penalties specified in rule 67 should be imposed on the officer, it shall, notwithstanding anything contained in sub-rule (4), make an order imposing such penalty.

Provided that where the Disciplinary Authority is of the opinion that the penalty to be imposed is any of the penalties specified in clauses (e), (f), (g), (h), (i) & (j) of rule 67 and if it is lower in rank to the Appointing Authority in respect of the category of officers to which the officer belongs, it shall submit to the Appointing Authority its recommendations regarding the penalty that may be imposed. Records of the enquiry specified in Clause (xxi) (b) of sub-rule (2), shall also be submitted to the Appointing Authority in respect of penalties to be imposed under clauses (f), (g), (h), (i) & (j) of rule 67. The Appointing Authority shall make an order imposing such penalty as it consider in its opinion appropriate.

- (iv) If the Disciplinary Authority or the Appointing Authority, as the case may be, having regard to its findings on all or any of the articles of charge, is of the opinion that no penalty is called for, it may pass an order exonerating the officer concerned.

68. (4) (i) Where it is proposed to impose any of the minor penalties specified in clause (a) to (e) of rule 67, the officer shall be informed in writing of the imputations of lapses against him and be given an opportunity to submit his written statement of defence within a specified period not exceeding 15 days or such extended period as may be granted by the Disciplinary Authority. The defence statement, if any, submitted by the officer shall be taken into consideration by the Disciplinary Authority before passing orders.
- (ii) Where, however, the Disciplinary Authority is satisfied that an enquiry is necessary, it shall follow the procedure for imposing a major penalty as laid down in sub-rule (2).
- (iii) The record of proceedings in such cases shall include :
- (a) a copy of the statement of imputations of lapses furnished to the officer;
- (b) the defence statement, if any, of the officer; and
- (c) the orders of Disciplinary Authority together with the reasons therefor.
- (iv) Notwithstanding anything contained in sub-rules (i), (ii) and (iii) above, if in a case, it is proposed, after considering the written statement of defence, if any, submitted by the officer under sub-rule (i) to withhold increments of pay for a period exceeding three years or to withhold increments of pay with cumulative effect for any period under rule 67 (b), an enquiry shall be held in the manner laid down in sub-rule (2) of rule 68, before making an order imposing on an officer any such penalty.
68. (5) Orders made by the Disciplinary Authority or the Appointing Authority, as the case may be, under sub-rule (3) and (4) shall be communicated to the officer concerned, who shall also be supplied with a copy of the report of inquiry, if any.
68. (6) Where two or more officers are concerned in a case, the authority competent to impose a major penalty on all such officers may make an order directing that disciplinary proceedings against all of them may be taken in a common proceeding.
68. (7) (i) Notwithstanding anything contained in sub-rule (2), (3) and (4), where an officer is at any time or has been adjudicated insolvent or has suspended payments or has compounded with his creditors or is or has been convicted by a criminal court of an offence involving moral turpitude, the Appointing Authority may discharge the officer from the Bank's service without any notice whatsoever, and no appeal shall lie against such discharge.
- (ii) Without prejudice to what is stated in clause (i) above and notwithstanding anything contained in sub-rules (2), (3) and (4), the Disciplinary Authority or the Appointing Authority, as the case may be, may impose any of the penalties specified in rule 67, if the officer has been convicted of a criminal charge or on the strength of facts or conclusions arrived at by a judicial trial. Provided that before a penalty is imposed in terms of this clause, the officer-employee may be given an opportunity of making representation on the penalty to be imposed, before any order is made.

68 (8): Notwithstanding anything contained in these Rules the report or the recommendations forwarded by the Internal Complaints Committee constituted under Section 4 of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (the said Act) shall be treated as report of the enquiry officer and further action betaken as below:-

- (i) The Disciplinary Authority for the officer against whom complaint under the said Act has been made shall on receipt of the report or recommendation of the Internal Complaints Committee take further action for alleged misconduct of sexual harassment {as defined in Rule 50(10)}, pursuant to Rules 68(3)(iii)(iv), and 68(5) on the basis of the report of the Internal Complaints Committee. Any reference to charge/ articles of charge in these Rules shall be treated as reference to the allegations in the complaint made to the Internal Complaints Committee. There

will be no need to appoint any separate enquiring authority and all other actions under these Rules shall be taken against the concerned officer treating the report/recommendations of the Internal Complaints Committee as the report of the Inquiring Authority. The said officer shall have right to appeal as provided under these Rules and the decision in the appeal shall subject to review as provided under these Rules.

- (ii) State Bank of India Officers' Service Rule (sbiosr) No. 68 (8) (ii) For Constitution of Internal Appellate Committees (IACS) Under 'garima' Policy on Sexual Harassment of Women At Workplace (Prevention, Prohibition and Redressal)

Circular No.: CDO/P&HRD-PM/42/2022 – 23 Dated 3 Oct 2022

SBIOSR RULE NO.	REVISED RULE
68 (8) (II)	appeal against the order of the Internal Committee. The constitutions of Internal Appellate Committee shall be as under:- Internal Appellate Committee (POSH) - I For a matter involving officer of the rank of TEGS- VI and above Constitution:- Consist of minimum three members, two of whom shall be Dy. Managing Directors of the Bank to be nominated by the Chairman. Internal Appellate Committee (POSH)-II For a matter involving officer upto the rank of SMGS- V. Constitution:- Consist of minimum three members, one of whom shall be General Manager and two Dy. General Managers of the Bank to be nominated by the Chairman.

- (iii) If the woman complainant who has made complaint to the Internal Complaints Committee or the officer against whom complaint under the said Act has been made is not satisfied with the report/recommendations of the Internal Complaints Committee under Section 13 of the said Act and/or she/he is aggrieved by the recommendations of the Internal Complaints Committee under section 14 of the said Act she/he may appeal to the Appellate Committee constituted under (ii) above, within 90 days from the receipt of the order of the Internal Complaint Committee.
- (iv) The Appellate Committee shall have power to modify the findings/recommendations of the Internal Complaints Committee.
- (v) During the period any appeal under Rule 68(8)(iii) is pending before the Appellate Committee, the proceedings before the Disciplinary authority under Rule 68(8)(i) shall be stayed.

Suspension

68. (A) (1) An officer may be placed under suspension by the Disciplinary Authority or by the Appointing Authority:
- (a) where a disciplinary proceeding against him is contemplated or is pending; or where a case against him in respect of any criminal offence is under investigation, inquiry or trial.
- (2) If an officer who is detained under custody whether on a criminal charge or otherwise for a period exceeding forty-eight hours is placed under suspension by an order of the Disciplinary Authority or the Appointing Authority, it shall be open to the Disciplinary Authority or the Appointing Authority to give effect to such suspension from a retrospective date not earlier than the date of such detention or such conviction.
- Explanation:** The period of forty-eight hours referred to above shall be computed from the commencement of the imprisonment after conviction or detention and for this purpose, intermittent periods of imprisonment or detention, if any, shall be taken into account.
- (3) Where a penalty of dismissal, removal or compulsory retirement from service imposed upon an officer under suspension is set aside in appeal or on review under rule 69 and the case is remitted for further inquiry or action or with any directions, the order of his suspension shall be deemed to have continued in force on and from the date of the original order of dismissal, removal or compulsory retirement and shall remain in force until further orders.

- (4) Where a penalty of dismissal, removal or compulsory retirement from service imposed upon an officer under suspension is set aside or declared or rendered void in consequence of, or by, a decision of a court of Law, and the Disciplinary authority on consideration of the circumstances of the case decides to hold further inquiry against him on the allegations on which the penalty of dismissal, removal or compulsory retirement was originally imposed, the officer shall be deemed to have been placed under suspension by the Disciplinary Authority from the date of the original order of dismissal, removal or compulsory retirement and shall continue to remain under suspension until further orders.
- (5) (a) An order of suspension made under this rule shall continue to remain in force until modified or revoked by the authority which made the order.
- (b) An order of suspension made under this rule may at any time be modified or revoked by the authority which made the order.
- (6) No leave shall be granted to an officer under suspension.
- (7) (i) An officer who is placed under suspension shall be entitled to receive during the period of such suspension and subject to clauses (ii) and (iii) subsistence allowance equal to half his substantive salary and such other allowance as the competent authority may decide.
- (ii) During the period of suspension an officer may, subject to such guidelines as decided by the Managing Director, be allowed occupation of such official accommodation as may be decided by the Bank, but shall not be entitled to free use of the Bank's car or receipt of conveyance or entertainment allowance or special allowance.
- (iii) No officer who is under suspension shall be entitled to receive payment of subsistence allowance unless he furnishes a certificate that he is not engaged in any other employment, business, profession or vocation.
- (8) (i) Where the Appointing Authority holds that the officer has been fully exonerated or that the suspension was unjustifiable, the officer shall be granted the full pay to which he would have been entitled, had he not been so suspended, together with any allowance of which he was in receipt immediately prior to his suspension or may have been sanctioned subsequently and made applicable to all officers. The period of absence from duty in such a case shall, for all purposes, be treated as period spent on duty.
- (ii) In all cases other than those referred to in clause (i) above and where the officer has not been subjected to the penalty of dismissal, the period spent under suspension shall be dealt with in such a manner as the Disciplinary Authority may decide, and the pay and allowances of the officer during the period adjusted accordingly.

**Appeal Against Punishment or Suspension, Review,
Service of Order, Extension of Time Limit, etc.**

- 69. (1) An officer may appeal to the Appellate Authority against an order imposing upon him any of the penalties specified in rule 67 or against the order of suspension referred to in rule 68A.
- 69. (2) An appeal shall be preferred within 45 days from the date of receipt of the order appealed against. The appeal shall be addressed to the Appellate Authority and submitted to the authority whose order is appealed against. The officer may, if he so desires, submit an advance copy to the Appellate Authority. The authority whose order is appealed against shall forward the appeal together with its comments and records of the case to the Appellate Authority. The Appellate Authority shall consider whether the findings are justified and/or whether the penalty is excessive or inadequate and pass appropriate orders. The Appellate Authority may pass an order confirming, enhancing, reducing or setting aside the penalty or remitting the case to the authority which imposed the penalty or to any other authority with such directions as it deems fit in the circumstances of the case.

Provided that :

- (i) If the enhanced penalty which the Appellate Authority proposes to impose is a penalty specified in clauses (f), (g), (h), (i) and (j) of rule 67 and an enquiry as provided in sub-rule (2) of rule 68 has not already been held in the case, the Appellate Authority shall direct that such an enquiry be held in accordance with the provisions of sub-rule (2) of rule 68, and thereafter consider the records of the inquiry and pass such orders as it may deem proper.
 - (ii) If the Appellate Authority decides to enhance the punishment but an enquiry has already been held as provided in sub-rule (2) of rule 68, the Appellate Authority shall give a show-cause notice to the officer as to why the enhanced penalty should not be imposed upon him and shall pass final order after taking into account the representation, if any, submitted by the officer.
 - (iii) Where the enhanced penalty to be imposed is a penalty specified in clauses (e), (f), (g), (h), (i) & (j) of rule 67 and the Appellate Authority is not of the same rank as or higher than the Appointing Authority in respect of the category of the officers to which the officer belongs, it shall submit to the Appointing Authority the record of the proceedings together with its recommendations, and the Appointing Authority shall pass such final order on the appeal as it may deem appropriate.
69. (3) (i) Notwithstanding anything contained in this section, the Reviewing Authority may call for the record of the case within six months of the date of the final order and, after reviewing the case, pass such orders thereon as it may deem fit.

Provided that :

- (i) if the enhanced penalty, which the Reviewing Authority proposes to impose, is a penalty specified under clauses (f), (g), (h), (i) or (j) of rule 67 and an enquiry as provided under sub-rule (2) of rule 68 has not already been held in the case, the Reviewing Authority shall direct that such an enquiry be held in accordance with the provisions of sub-rule (2) of rule 68, and thereafter consider the record of the enquiry and pass such orders as it may deem proper.
 - (ii) if the Reviewing Authority decides to enhance the punishment but an enquiry has already been held in accordance with sub-rule (2) of rule 68, the Reviewing Authority shall give show-cause notice to the officer as to why the enhanced penalty should not be imposed upon him and shall pass final order after taking into account the representation, if any, submitted by the officer.
69. (4) Every order, notice and other process made or issued under this section shall be served on the officer concerned in person or communicated to him by registered post at his last known address.
69. (5) Save as otherwise expressly provided in the rules in this section, the authority competent thereunder may, for good and sufficient reasons or if sufficient cause is shown, extend the time specified thereunder for anything required to be done thereunder or condone any delay.

Central Vigilance Commission

70. The Bank shall consult the Central Vigilance Commission, wherever necessary, in respect of all disciplinary cases having vigilance angle.

CHAPTER XII MISCELLANEOUS

Existing Decisions of the Central Board or Executive Committee to Continue Till Altered

71. Where these rules require that any matter shall be in accordance with the decision of the Central Board or the Executive Committee and where such a matter is covered by decisions or instructions of the Central Board or the Executive Committee already taken or given, such decisions or instructions shall continue to be in force to the extent they are not contrary to any provisions of these rules and until such decisions or instructions are altered by the Central Board or the Executive Committee

Power to Implement

72. A Committee consisting of two Managing Directors and Deputy Managing Director & Corporate Development Officer may, from time to time, issue such instructions or directions as may, in its opinion, be necessary for giving effect to or carrying out the provisions of these rules.

Revocation of Earlier Rules, etc.

73. Any rule, regulation, order, agreement, resolution or other instrument, or any usage, custom, convention or practice governing any matter dealt with in these rules including allowances, perquisites and facilities shall on and from the date of coming into force of these rules cease to have effect in regard to such matter unless the contrary is provided in these rules.

Provided that these rules shall not affect the validity of anything done or any claim arising prior to that date in pursuance of such agreement, rule, regulation, resolution other provision or usage, custom, convention or practice.

Explanation : It is clarified for the purposes of this rule that provisions or practices now obtaining in respect of reimbursement of charges for taking personal accident insurance while on official tours, consideration by the Bank of payment of ad-hoc compensation in the event of death or injury while discharging official duties and matters of a similar nature will not be considered as perquisites of an officer.

Interpretation

74. If any question arises as to the application or interpretation of any of the provisions of these rules, it shall be referred to the Executive Committee for its decision.

Appeal Against Change of Rules

75. (1) To avoid the possibility of unforeseen hardship upon any officer or group of officers from any change in these rules made under the provisions of sub-rule 2 to rule 3, an officer or group of officers may appeal against the change by addressing the Managing Director in writing, stating his or their case(s) in full. Such an appeal shall be submitted through the Chief General Manager in the case of an officer or group of officers serving in a Circle.
75. (2) An appeal in like manner may also be preferred when between those or any of those interested therein a diversity of opinion arises regarding the interpretation of a rule.

Procedure for Dealing with Appeal under Rule 75

76. An appeal submitted under rule 75 through the Chief General Manager shall be forwarded to the Managing Director by the Chief General Manager with his report thereon. The Managing Director shall lay the appeal along with his or the Chief General Manager's report before the Executive Committee, with his recommendations, and the decision of the Executive Committee shall be conveyed in writing over the signature of the Managing Director to the appealing officer or group of officers through the Chief General Manager, where necessary.

Appeal Requesting for Change of Rules

77. Should a group of officers of not less than fifty in number wish to appeal to the Central Board to change the rules in order to remove any hardship to themselves or any of their fellow officers, they may prefer an appeal direct to the Managing Director. The Managing Director shall obtain the opinions of the Chief General Managers on the subject of appeal and shall then lay the appeal before the Central Board with his recommendations. The decision of the Central Board shall be conveyed in writing over the signature of the Managing Director to the appealing group of officers.

Acknowledgement and Declaration

78. Every officer to whom these rules apply shall be entitled to a copy of the rules and his acknowledgement will be obtained on form A prescribed in Appendix 1 to these rules and an officer who has not already declared his place of domicile shall subscribe to the declaration in form B prescribed in that Appendix.

SRCODEOF CONDUCT.

HR CODE OF CONDUCT: SOCIAL MEDIA USAGE POLICY Circular No.: CDO/P&HRD-PM/91/2017 - 18 Date: 03 Feb 2018

The Policy prohibits publishing any official information/ circulars/ memorandum/ documents etc. which are of the record of the State Bank, without prior approval. 2. It has been observed recently that Banks sensitive information, instructions, circulars meant for internal circulations only, are being shared/ posted/ circulated through social media. In this connection, we once again reiterate that employees should desist from any violation of the policy. Violations from the set policy shall be dealt with appropriately and the erring employee of the Bank will invite disciplinary action under the relevant Service/ Conduct Rules.

By Order of the Central Board

CODE OF CONDUCT / ETHICS POLICY IN SBI : COMPILATION

Code of Conduct : For the Employees of State Bank of India as Regards the Accounts of the Customers and Employees / Executives of the Bank : e-Cir/442/2015-16.

No employee of the Bank should access or view account/CIF details of any customers of the Bank, if he has no dealings and he is not performing any transaction in respect of the said account. All the employees of the Bank, who are having accounts with the Bank, are also customers of the Bank and therefore, the instructions as stated above are applicable in respect of bank accounts of all the employees of the Bank, including Bank's Executives and the Directors. If any employee is found indulging in any such activities, such action is viewed very seriously and appropriate action is initiated against him/her under the relevant rules/regulations/settlements.

Such actions on the part of the employees of the Bank may amount to offence under Information Technology Act/Penal Code for which punishment can be inflicted upon them if action is taken. As stated above, the employees of the Bank having accounts with the Bank are also customers of the Bank and this duty is towards them also. Even if account of any customer/employee/Executive or Director of the Bank is accessed while performing official duty, any information about their accounts should not be communicated/divulged to any other persons, including other employees of the Bank.

Format of acknowledgement to be obtained from employees : Enclosed to e-Cir/442/2015-16.

Based on the review of the principles of sound management of operational risk and in compliance of the decision taken in the Operational Risk Management Committee Meeting held on 9th June, 2015, a compilation of the extant provisions of the various Code of Conduct / Ethics policies of the Bank, as have been formulated / stipulated from time to time, has been made, as one point reference, not only to facilitate better monitoring by the appropriate authority of its violation, if any, but also to ensure meticulous compliance thereof by the employees by creating an awareness among them for doing their work in the most disciplined and ethical manner to sub-serve the Bank's Corporate Vision, Mission and Value system. The compilation of the Code of Conduct and Ethics Policy will, however not be U substitution of any other existing or future guidelines of the Bank in the matter.

The Code of Conduct/Ethics policies of the Bank, covering the following areas, have been uploaded in the SBI Times in the HR site under the head "What's New" : e-Cir/791/2015-16 :

- a) IT Security Policy & Standards
- b) Policy on KYC standards, Anti-money laundering / combating of financing terrorism measures
- c) SEBI guidelines on prevention of insider trading
- d) Professional Dress Code
- e) Accountability for infringement / transgression in CBS Data and other IT Tools & Packages of the Bank
- f) Whistle Blower Policy
- g) Sexual Harassment of women at workplace (Prevention, Prohibition and Redressal)
- h) Code of Conduct for expressing views in Social Media
- i) Compliance of GOI directives on Presenting / Offering Gifts to Govt. Servants
- j) Misuse of inscription of vehicle with "Govt. of India" / "Bharat Sarkar"
- k) Declaration of Assets & Liabilities under Section 44 of the Lokpal and Lokayuktas Act, 2013
- l) Compliance of Mission, Vision and Value statements of the Bank
- m) Conduct / Service Rules for Officers
- n) Conduct Rules for Award staff
- o) Authority Structure for Disciplinary Action for Officers
- p) Authority Structure for Disciplinary Action for Award staff
- q) Code of Conduct for accessing bank accounts of customers and employees / executives of the Bank in CBS
- r) Code of Conduct on Corporate Governance for DMDs & CGMs.

CODE OF CONDUCT FOR EMPLOYEES IN THE BANK WHILE USING INTERNET OR SOCIAL MEDIA

Ref. : e-Cir/320/2014-15.

- I. No employee of the Bank shall establish/form/promote any group/community on any Internet site which uses the name or logo of State Bank of India/SBI or shall become member of any such group or community unless such group is expressly created or permitted by the Bank.
- II. If any employee of the Bank is creating any social network profile he/she should create such profile in his/her real name and shall not create any profile by using any ID otherwise than his real name:
- III. No employee shall write/express anything in any Internet site or social media that may damage the reputation of the Bank or any of its employees as regards such employees work in State Bank of India.
- IV. No employee shall post/express any remarks/views in any Internet site or social media which may be defamatory to the Bank or officials or its employees in their official capacity.
- V. No employee should criticize the management of the Bank or the business processes or strategies of the Bank or policies of the Bank on any Internet site or social media.
- VI. No employee shall disclose any information about any employee or customer of the Bank including their personal details on any Internet site or social media.
- VII. No employee shall without express authority use the name State Bank of India or SBI while expressing any views in any of the Internet sites/social media.
- VIII. No employee shall engage in collusive behavior on any Internet site or social media, with Bank's competitors or employees.
- IX. No employee shall canvass for any donation, lottery or third party marketing/business promotional activities/affairs on any Internet site or social media.
- X. No employee of the Bank without obtaining prior written approval from his controller :
 - a) Shall express any view on any Internet site or social media about the working of State Bank of India or the business of State Bank of India or generally about State Bank of India or any of its officials.
 - b) Shall post/express any views or opinion on behalf of the Bank or by using his/her official position in the Bank.
 - c) Shall publish any official information/ circulars/ memorandum/ documents etc. which are of the record of the Bank.

CODE OF CONDUCT FOR EXPRESSING VIEWS IN SOCIAL MEDIA UNAUTHORIZEDLY FORWARDING OFFICIAL DOCUMENTS ON WHATSAPP

Circular No.: CDO/P&HRD-PM/47/2020 - 21 Date: Fri 6 Nov 2020

‘Code of Conduct for Expressing Views in Social Media’ circulated vide e-circular no. CDO/E&BC/SM/1/2018-19 dated June 8, 2018 which reads as ‘No employee of the Bank without obtaining prior written approval from his/her controller shall publish/forward any official information/ circulars/ memorandum/ documents etc which are of the record of the Bank’. The Bank had also, vide e-circular no. IT/GLOBALIT-PE1/13/2019-20 dated June 24, 2019 conveyed in explicit terms that Whats App is not a secure channel and should not be used as an official mode of communication. Any deviation from the expected standards of conduct may invite disciplinary action against the erring employees.

APPENDIX-I

'NO GIFT TAKING POLICY' IN SBI : PRESENTING/OFFERING GIFTS TO GOVERNMENT SERVANTS BY THE PUBLIC SECTOR UNDERTAKINGS/BANKS

Ref. : e-Cir/748/2014-15.

Aligned with the principles / the best practices of Corporate Governance, **employees of the Bank are required to maintain highest standards of honesty, integrity and ethical conduct** on their part while carrying out its business operations. Further, the Bank, in the course of doing business or undertaking social activities, at times offers gifts to its customers / public as a part of business strategy or gesture of goodwill and courtesy.

2. In this connection, the Bank recently received directives from GOI, Ministry of Finance, Department of Financial Services, New Delhi, vide their letter No. F.8/28/2/2014 / VIG dated 15.09.2014, wherein it has been emphasized, based on the Chief Vigilance Commission's earlier communication No. 40/8/2003 dated 27.08.2003, that Gifts are presented by the Public Sector Undertakings, banks, etc. to a number of persons, including government officials during festive occasions, such as Diwali, Christmas, New Year, etc. This matter has been the subject of comments in the press, media, etc. The CCS (Conduct) Rules provide that no Government servant shall accept or permit any member of the family or any other person acting on his behalf to accept any gift except on occasions like weddings, anniversaries or religious functions. The practice of PSUs, etc. sending gifts to government servants unnecessarily embarrasses them and puts them in a dilemma. The gifts are to be provided only to promote commercial / business interests and need not therefore be sent to government officials, etc. who are only doing their duty. The above advice / instruction of GOI is required to be complied with immediate effect.

3. **The employees in the Bank are also guided by a "no gift taking policy"**. Accordingly, no employee / officer is expected to accept any gift either from the customer or any other source in course of discharge of duties. The relevant provisions in the **Service / Conduct Rules** of Officers / Employees are as under :

NOTES

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JANUARY | 2026

NOTES

JANUARY : 2026						
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FEBRUARY | 2026

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MARCH | 2026

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APRIL | 2026

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MAY | 2026

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JULY | 2026

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AUGUST | 2026

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OCTOBER | 2026

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NOVEMBER | 2026

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NOVEMBER : 2026						
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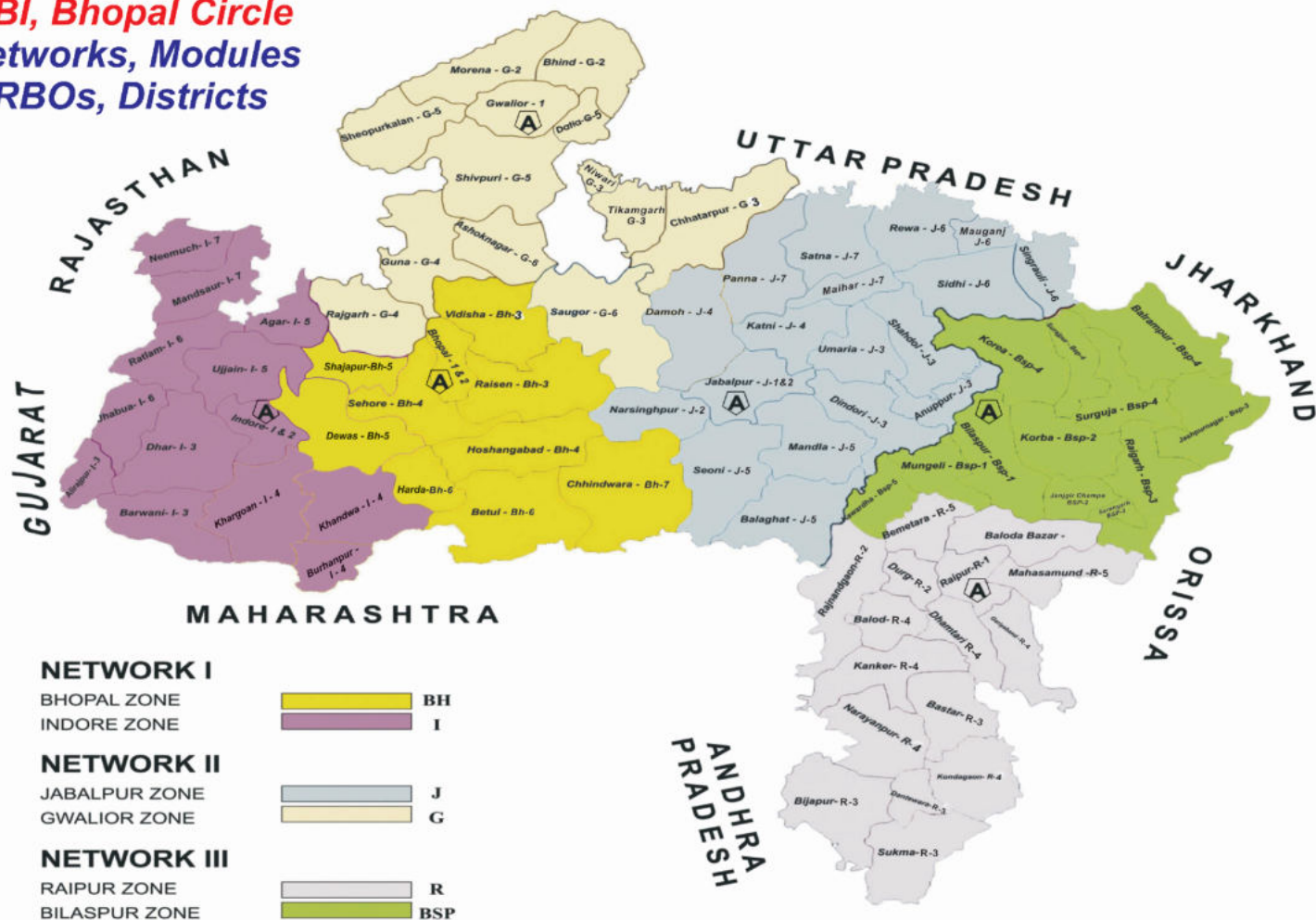
DECEMBER | 2026

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SBI, Bhopal Circle
Networks, Modules
RBOs, Districts

 ADMINISTRATIVE OFFICE (ZONAL OFFICE)



2026

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