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SERVICE RULES

STATE BANK OF INDIA OFFICERS SERVICE RULES -1992

SOME OF THE IMPORTANT CONDUCT RULES SERVICE RULES, DISCIPLINARY, VIGILANCE MATTERS GIST/

APPLICATION OF IMPORTANT SBI OFFICERS SERVICE RULES 1992

Rule Gist / Application

19(3). In case disciplinary proceedings under the relevant rules of service have been initiated against an officer before he ceases to be in the Banks service by the operation of, or by virtue any of the said rules or the provision of these rules, the disciplinary proceedings may, at the discretion of the MD, be continued and concluded by the authority by which the proceeding were initiated in the manner provided for in the said rules as if the officer continues to be in service, so that he shall be deemed to be in service only for the purpose of the continuance and conclusion of such proceedings.

20(2)(a) .No officer can leave /discontinue or resign from his service if disciplinary proceedings are pending against him. b) Disciplinary proceedings deemed to be pending if notice of suspension / show cause has been issued.

NOTE: If a notice of order of suspension has been signed by the competent authority and put on a course of transmission, it will be deemed to have been issued.

20(3). If an officer is permanently incapacitated, bank reserves the right to terminate his services without notice or notice money.

50(1). Every officer shall confirm to and abide by these rules and shall observe/ comply with and obey all lawful and reasonable order and directions which may from time to time be given to him by any person under whose jurisdiction/ superintendence or control he may be 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 judgment except when he is acting under the direction of his official superior. Provided wherever such directions are oral in nature the same shall be confirmed in writing by his superior officer.

- 50(4). Every officer shall, at all times, take all possible steps to ensure and protect the interests of the Bank and discharge his duties with utmost integrity, honesty, devotion and diligence, and do nothing which is unbecoming of a bank 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.
- 51(1). No officer shall engage directly or indirectly in any trade or business or undertake any other employment except with the previous sanction of the competent authority.
- 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. However, for administrative guideline in the matter refer (e-Cir P&HRD SI No. 141/2008-09 dated 11.06.2008).
- 52(1). No officer shall use his position or influence to secure employment for any person related by blood or marriage to the officer or to officer's wife.
- 52(3)(1). No officer shall grant on behalf of the bank any loan/ advance to himself/or his spouse /a Joint Hindu Family of which he or his spouse/ relative is a member. NOTE: "Term Loan or advance", "relative" and "specified securities" shall have the same meaning as given in SBI General Regulations 1955.
53. No officer shall take part in politics or political demonstrations or stand for election as member for a municipal council, district board or any legislative body.
- 56(1). Save as otherwise provided in this rule, no officer shall accept or permit any member of his family or any person acting on his behalf to accept any gift.
- 56(2). On occasions such as marriage, anniversaries, funerals or religious functions when the making of gifts is in conformity with the prevailing religious or social practice, an officer may accept gifts from his near relatives but he shall make a report to the competent authority if the value of gifts exceeds
57. No officer shall bring or attempt to bring any political or outside influence upon any superior authority to further own interest.
- 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.

59. It relates to borrowing, incurring debts, buying and selling shares, lending money and guarantee in individual capacity.

61. It relates to speculation, insolvency & indebtedness.

NOTE: Frequent purchase or sale of shares or securities of other investments shall be deemed to be speculation for the purpose of this rule.

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 June of that year.

66 It relates to misconduct

67 It relates to Penalties - Minor & Major Penalties.

MINOR PENALTIES:

a) Censure

b) Withholding increment of pay with or without cumulative effect.

c) Withholding promotion.

d) Recovery from pay if there is any pecuniary loss to the Bank.

e) Reduction to a lower stage in time scale of pay not exceeding 3 years

MAJOR PENALTIES:

f) Reduction to a lower stage in time scale of pay with further directions for permitting or postponing the future increments.

g) Reduction to a lower grade or post.

h) Compulsory Retirement.

i) Removal from Service.

j) Dismissal.

68 A(1) An officer may be placed under suspension by the Disciplinary Authority, (a) where a disciplinary proceeding against him is contemplated or is pending or (b) where a case against him in respect of any criminal offence is under investigation, inquiry or trial.

68 A(2) If an officer who is detained under custody whether on a criminal charge or otherwise for a period exceeding forty-eight hours is placed under Suspension

by an order of the Disciplinary Authority. It shall be open to the DA to give effect to such Suspension from a retrospective date not earlier than the date of such detention or such conviction.

- 68 A(7) No employee of the Bank who is convicted of an offence involving moral turpitude is continued in the Banks service in compliance with the mandatory provisions of section 10(1) (b) (i) of the Banking Regulation Act, 1949. Such officer can be either dismissed or removed from the Banks service (e-Cir No. 533/2008-09 dated 02.12.2008).
- 69(1). An officer may appeal to the Appellate Authority against an order imposing upon him any of the penalties specified in rule 67(1) or against the order of suspension referred to in rule 68 A.
70. The bank shall consult the Central Vigilance Commission, whenever necessary, in respect of all disciplinary cases having vigilance angle.

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

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

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

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

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

In terms of Circular No. CDO/P&HRD-PM/45/2014-15 dated 25.09.2014 incidents like fraud, hacking, data leakage with the involvement of staff, initiation of “Major Penalty” proceedings for misconduct in the case of officers as per SBIOSR

Circular No. CDO/P&HRD-PM/18/2016-17 dated 10.05.2016

- (i) Effect and Interpretation of Punishments under SBIOSR in Disciplinary Proceedings.
- (ii) Sealed Cover Procedure
- (iii) Appeal & Review

The matter has been examined in detail and the guidelines are incorporated/elaborated in Annexures-I and I(A) to 1(E) of the circular.

NETWORK/CYBER SECURITY PROTOCOL DATA LEAKAGE / BREACHES TREATMENT AS MAJOR PENALTY

Circular No. : CDO/P&HRD-PM/80/2016 - 17,Thursday,December 29,2016.

In the CENMAC meeting held at this office on 25th October,2016 , it has been observed that “ as a deterrent and to impress upon the seriousness and importance of adhering to cyber security related protocols ,norms ,it be examined whether data leakage /breaches etc can be made a “ Major penalty” in code of conduct.”

HR CODE OF CONDUCT : SOCIAL MEDIA USAGE POLICY

Circular No.: CDO/P&HRD-PM/47/2020 - 21 Date: Fri 6 Nov 2020

CODE OF CONDUCT FOR EXPRESSING VIEWS IN SOCIAL MEDIA UNAUTHORIZEDLY FORWARDING OFFICIAL DOCUMENTS ON WHATSAPP:

It has come to notice that an internal document of the Bank, not meant for circulation, was going around recently in social media particularly in WhatsApp groups, even before it was officially circulated by the Bank, resulting in an embarrassing position for the Bank. The impropriety on the part of the employees who have posted or forwarded the document, even innocuously, can have adverse implications for the reputation of the Bank. Such action, therefore, constitutes violation of clause (xi) (c) of the ‘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 WhatsApp is not a secure channel and should not be used as an official mode of communication. In this connection, it may be noted that there is no difference between posting and forwarding a message/document and the person forwarding it is equally responsible for his action.

STATE BANK OF INDIA OFFICERS' TERMS AND CONDITIONS OF SERVICE

SALARY AND ALLOWANCES ETC

W.E.F. 1. 11. 2017

Bipartite	from	Basic Pay range	
4 th Bipartite	w.e.f 01.02.84	Rs. 1175	Rs. 4600
5 th Bipartite	w.e.f 01.11.87	Rs. 2100	Rs. 7000
6 th Bipartite	w.e.f 01.11.92	Rs. 4250	Rs. 14000
7 th Bipartite	w.e.f 01.04.98	Rs. 7100	Rs. 21300
8 th Bipartite	w.e.f 01.11.02	Rs. 10000	Rs. 32600
9 th Bipartite	w.e.f 01.11.07	Rs. 14500	Rs. 52000
10 th Bipartite	w.e.f 01.11.12	Rs. 23700	Rs. 85000
11 th Bipartite	w.e.f 01.11.17	Rs. 36000	Rs. 129000

SCALE OF PAY:

(Circular No.: CDO/P&HRD-IR/67/2020 - 21, Date: 21.12.2020)

Scale I -	36000 -1490 (7) -46430 - 1740 (2)-49910- 1990 (7)- 63840
Scale II -	48170 - 1740 (1) - 49910 -1990 (10)- 69810
Scale III -	63840 - 1990 (5)- 73790 -2220 (2)-78230
Scale IV-	76010 -2220 (4)- 84890- 2500 (2)- 89890
Scale V -	89890 -2500 (2)- 94890 - 2730 (2)- 100350
Scale VI -	104240 -2970 (4)- 116120
Scale VII -	116120- 3220 (4)- 129000

Fitment:

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

2. Stagnation Increments

- 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 four stagnation increments. With effect from 1st November, 2017, these officers will be eligible for five stagnation increments.

The first four stagnation increments will be released after every two completed years of service, of which first two shall be Rs. 1990/- each and next two shall be Rs. 2220/- each. The fifth stagnation increment of Rs. 2220/- will be released two years after receipt of fourth stagnation increment or w.e.f. 1st November 2017, whichever is later.

- b) Officers in 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 four stagnation increments. With effect from 1st November, 8th Joint Note on Officers Wage Revision 19 2017 these officers will be eligible for five stagnation increments.

First four stagnation increments of Rs. 2220/- will be released after every two completed years of service after reaching the maximum on the higher scale. The fifth stagnation increment of Rs. 2220/- will be released two years after release of fourth stagnation increment or w.e.f. 1st November, 2017, whichever is later.

- c) Officers in substantive MMG Scale III i.e. those who are recruited in or promoted to MMG Scale III are presently eligible for five stagnation increments. These officers shall now be eligible for total six stagnation increments.

First four stagnation increments of Rs. 2220/- after every two completed years and next two increments of Rs. 2500/- each, two years after receipt of the fourth stagnation increment. The sixth stagnation increment of Rs. 2500/- will be released two years after release of fifth stagnation increment or w.e.f. 1st November 2017, whichever is later.

- d) Officers in SMG Scale IV are presently eligible for one stagnation increment of Rs. 2500/- two years after reaching maximum of scale. These officers will now be eligible for one additional stagnation increment of Rs. 2730/- after two years of receipt of first stagnation increment or w.e.f. 01.11.2017, whichever is later.

- e) Provided further that the Stagnation increment/s received by the Officers from Scale I to Scale IV who are/were in service of the banks as on 1st November, 2017 as per periodicity herein before would be readjusted from three year periodicity to two year periodicity from the date of reaching their maximum and officer shall be notionally eligible for stagnation increments w.e.f 01.11.2017 in terms of this Joint Note as per the revised periodicity which will qualify for superannuation benefits. However, monetary benefit on account of such revised and readjusted periodicity of stagnation increment/s shall be payable from 1st November, 2020 or the actual date of entitlement whichever is later.

- f) Officers in SMGS - V shall be eligible for one stagnation increment of Rs. 2970/- two years after reaching the maximum of scale or w.e.f. 01.11.2017, whichever is later.

3. Dearness Allowance

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

4. House Rent Allowance (w.e.f. 01.11.2017)

- i) Major "A" Class Cities and Project Area Centres in Group A : 9%
- ii) Other places in Area I, and Project Area Centres in Group B and State of Goa : 8%
- iii) Other places: 7%

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

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

5. City Compensatory Allowance (w.e.f. 01.11.2017) Area Rate

- (i) Places in Area 1 and above; and in the State of Goa : Rs. 1, 400/- p.m.
- (ii) Places with population of five lakhs and over and

State Capitals and Chandigarh, Puducherry and Port Blair: Rs. 1,150/- p.m.

6. Location Allowance (Non-CCA Centres) (w.e.f. 01.11.2017)

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

7. Learning Allowance

With effect from 01.11.2017, Officers shall be paid Learning Allowance of Rs. 600/- together with applicable Dearness Allowance thereon.

8. Special Allowance (w.e.f. 01.11.2017)

With effect from 01.11.2017, officers shall be paid Special Allowance as under:

- Scale I-III - 16.40% of Basic Pay + applicable Dearness Allowance thereon
- Scale IV-V - 19 % of Basic Pay + applicable Dearness Allowance thereon

Scale VI-VII - 20 % of Basic Pay + applicable Dearness Allowance thereon

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

9. Pension (including State Bank of India)

- a. As per extant regulations, pension payable to officers is based on the average of the emoluments drawn in the last ten months preceding the retirement of the officer in terms of Regulations 2 and 38 of the Pension Regulations. For the purpose of payment of pension, the Pay of the officer retiring on or after 1st November, 2017 will be taken on the basis of the Pay as is provided under this Settlement. However, in the case of officers who have retired from the services of the Banks, on or after 1st November, 2017 but before 31st August, 2018, since the period of preceding ten months will constitute Pay both under this Settlement as well as pertaining to Settlement dated 25th May, 2015, in such cases, the following procedure will be adopted for determining Pension payable to them.
- (i) For the period of ten months falling on and from 1st November, 2017, the actual Pay drawn by the officer under this Settlement; and (ii) For the period falling prior to 1st November, 2017, the actual Pay drawn by the officer plus Dearness Allowance at the rate of 47.80 percent thereon will be notionally reckoned as Pay for the purpose.

With effect from 1st November 2017, the Pay as defined under Clause 6 of this Settlement and drawn by the officers who are members of the Pension Fund shall be taken into consideration for the purpose of calculation of pension as per the Pension Fund Rules/ Regulations in force.

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

c. Dearness Relief on Pension

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

10. Provident Fund

- a) The Officers who are presently covered under the Bank Employees' Pension Regulations, 1995/96 shall continue to contribute 10% of the Pay towards Provident Fund and there shall be no matching contribution.
- b) Officers of State Bank of India will continue to be covered by Contributory Provident Fund Scheme as hitherto.
- c) Officers who are presently covered under Contributory Provident Fund Scheme who did not opt for Pension Scheme available under Joint Note dated 27th April 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.

11. New Pension Scheme

- a) Officers except in State Bank of India, who are governed by New Pension Scheme w.e.f. 01.04.2010, will continue to contribute 10% of pay plus Dearness Allowance and the bank will make a contribution of 14% of pay plus Dearness Allowance from the date of signing of Joint Note subject to approval of the Government.
- b) Officers in State Bank of India who are governed by New Pension Scheme w.e.f 01.08.2010 will continue to contribute 10% of the pay + Dearness Allowance and the bank will make a contribution of 14% of Pay + Dearness Allowance from the date of signing of the Joint Note subject to approval of the Government
- c) The service charges by the Service Provider/Fund Manager of NPS will be borne by the bank from the FY 2021.

12. Recovery of House/Furniture Rent

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

13. Fixed Personal Pay (w.e.f. 01.11.2017)

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

Increment Component (Rs.) DA as on 01.11.2017 (Rs.) Total F.P.P. payable (where Bank's accommodation is provided (Rs.)

(A)	(B)	(C)
1990	53	2043

2220	59	2279
2500	66	2566
2730	73	2803
2970	79	3049
3220	86	3306

Note:

- i. F.P.P. as indicated in "C" above shall be payable to those officer employees who are provided with bank's accommodation.
- ii. F.P.P. for officers eligible for House Rent Allowance shall be "A" + "B" plus House Rent Allowance payable on the last increment of the relevant scale of pay.
- iii. The increment component of F.P.P. shall rank for superannuation benefits.
- iv. Only officers who were in the service of the bank on or before 01.11.93 will be eligible for F.P.P one year after reaching the maximum scale of pay they are placed.

Vide e Circular No. CDO/P&HRD-IR/42 of 2010 - 11 dated 06.10.2010
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 he is placed.

14. Professional Qualification Pay (PQP) (w.e.f. 01.11.2017)

(A) (i) Officers shall be eligible for professional qualification pay as under:

Those who have passed only CAIIB - Part I / JAIIB `1020/- p.m. one year after reaching top of the scale.

(ii) Those who have passed both parts of CAIIB -

a. Rs. 1020/- p.m. one year after reaching top of the scale.

b. Rs. 2550/- p.m. two years after reaching top of the scale.

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

15. Other Allowances

(i) Deputation Allowance (w.e.f. 01.11.2020)

Deputation Allowance shall be at the following rates:

An officer deputed to serve outside the bank : - 7.75% of Pay with
a maximum of Rs. 6000/-

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

(ii) Hill and Fuel Allowance (w.e.f. 01.11.2017)

Place	Rate
(a) Places with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of Pay subject to a maximum of Rs.1125/-p.m
(b) Places with an altitude of 1500 metres and above but less than 3000 metres	2.5% of Pay subject to a maximum of Rs.1500/- p.m.
(c) Places with an altitude of 3000 metre and above	5% of Pay subject to a maximum of Rs. 3000/-p.m

(iii) Special Area Allowance (w.e.f. 01.11.2017)

At places where special area allowance is payable in terms of Regulation 23(ii) of Officers' Service Regulations, 1979/1982, the said allowance shall be payable at rates as in Annexure V.

15. Project Area Allowance

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

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

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

16. Mid Academic Year Transfer Allowance (w.e.f. 01.11.2020)

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

17. Split Duty Allowance

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

Annexure - V

New Introduction

1. Annual encashment of Privilege Leave:

From the calendar year 2020, Privilege Leave encashment shall be permitted at the rate of 5 days for each calendar year at the time of any festival of the employee's choice. Employees who have completed 55 years of age as on 01.01.2020 and above shall be entitled to encash at the rate 7 days for each calendar year, till retirement as a one-time measure.

2. Performance Linked Incentive Scheme:

The wages settled during wage revision at industry level are paid by all Banks uniformly, irrespective of the size of the Banks and their financial strength. In today's challenging environment, where there is stiff competition among Banks, a genuine need is felt to allow Banks to pay their employees something extra by way of encouragement as per the profitability and financial soundness of the respective Banks. In order to inculcate a sense of competition and also to reward the performance, the concept of Productivity Linked Pay was discussed and after discussions between the parties, it is agreed to introduce Performance Linked Incentive Scheme in Public Sector Banks which will be based on Operating Profit/ Net Profit of the individual bank (optional for private and foreign banks). The PLI shall be payable to all employees annually over and above the normal salary payable. The PLI matrix shall decide the amount payable to the employees (in number of days of pay = Basic + DA) depending on the annual performance of the Bank.

All the employees shall get the minimum number of days of pay as incentive depending on where in the matrix the Bank's performance fits in, broadly as per Matrix as under:

Sr. 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 PU will be applicable from FY-2020-21)

3. Family Pension

Subject to approval by the Government, It is agreed that family pension shall be payable at the uniform rate of 30 percent of the Pay of the deceased employee and that there shall be no ceiling on family pension. It is agreed that these provisions, when approved by the Government shall apply to SBI also.+

EXISTING & REVISED PAY SCALES: OFFICERS (Scale I, II, III)

Stages	JMGS I		MMGS II		MMGS III	
	EXISTING	REVISED	EXISTING	REVISED	EXISTING	REVISED
1	23700	36000	31705	48170	42020	63840
2	24680	37490	32850	49910	43330	65830
3	25660	38980	34160	51900	44640	67820
4	26640	40470	35470	53890	45950	69810
5	27620	41960	36780	55880	47260	71800
6	28600	43450	38090	57870	48570	73790
7	29580	44940	39400	59860	50030	76010
8	30560	46430	40710	61850	51490	78230
9	31705	48170	42020	63840		
10	32850	49910	43330	65830		
11	34160	51900	44640	67820		
12	35470	53890	45950	69810		
13	36780	55880	47260	71800		
14	38090	57870	48570	73790		
15	39400	59860	50030	76010		
16	40710	61850	51490	78230		
17	42020	63840				
18	43330	65830				
19	44640	67820				
20	45950	69810				
stag +1	47260	71800	52950	80450	52950	80450
stag +2	48570	73790	54410	82670	54410	82670
stag +3	50030	76010	55870	84890	55870	84890
stag +4	51490	78230	57330	87110	57330	87110
stag +5	---	80450	---	89330	58790	89610
stag +6					---	92110

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

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

FITMENT CHART ON PROMOTION FOR OFFICERS PROMOTED FROM ONE SCALE TO ANOTHER ON OR AFTER 1.11.2012 .

Scale	SCALE I to II		SCALE II to III		Scale	SCALE III to IV		SCALE IV to V		SCALE V to VI		SCALE VI to VII	
	Scale I	Scale II	Scale II	Scale III		Scale III	Scale IV	Scale IV	Scale V	Scale V	Scale VI	Scale VI	Scale VII
1	23700		1	31705	1	42020		1	50030	1	59170	1	68660
2	24680		2	32850	2	43330		2	51490	2	60820	2	70540
3	25660		3	34160	3	44640		3	52950	3	62470	3	72600
4	26640		4	35470	4	45950		4	54410	4	64120	4	74860
5	27620		5	36780	5	47260		5	55870	5	66070	5	76520
6	28600		6	38090	6	48570		6	57520	6	62470		
7	29580		7	39400	7	50030		7	59170	7	62470		
8	30560		8	40710	8	51490		8	60820	8	66070		
9	31705		9	42020	9	43330	++	9	52950	9	57520		
10	32850		10	43330	10	44640	++	10	54410	10	59170		
11	34160		11	44640	11	45950	++	11	55870	11	59170		
12	35470		12	45950	12	47260	++	12	57330	12	59170		
13	36780		13	47260	13	48570	++	13	58790	13	59170		
14	38090		14	48570	14	50030							
15	39400		15	50030	15	51490							
16	40710		16	51490	16	52950							
17	42020		17	52950	17	54410							
+	43330		+	54410	+	55870							
+	44640		+	55870	+	57330							
+	45950		+	57330	+	58790							
++	47260		++	58790	++	59170							
++	48570		++	59170	++	60820							
++	50030		++	60820	++	62470							
++	51490		++	62470	++	66070							
+	Staging		+	Staging	+	Staging							
++	Stagnation		++	Stagnation	++	Stagnation							

Note : Those who are getting promoted to Scale III after reaching the basic pay of Rs. 58790 and Rs. 57330, their stagnation increments will be calculated on the basis of the scale in the column given.

++ Stagnation increments

If the Basic Pay after reduction of JAIIB/CAIB increments is not at the maximum i.e. if an Officer has not reached the maximum of previous (pre-promoted) scale of pay.

On promotion, his/her date of increment shall be the anniversary date of increment in the previous (pre-promoted) scale of pay.
 If the Basic Pay after reduction of JAIIB/CAIB increments is at the maximum, in other words if an Officer has reached the maximum of previous (pre-promoted) scale of pay,

On promotion, his/her date of increment shall be the anniversary date of promotion.
 Note: Number of increments on promotion does not have a bearing on the date of increment.

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

(Cir No. CDO/P&HRD-IR/1/2017 - 18 Dated : April 07,2017)

Consequent upon the 10th Bipartite Settlement for wage revision it has been decided to consider the implementation of the existing fitment formula for promotion from clerical cadre to JMGS-I in respect of the officers promoted to JMGS-I from clerical cadre on or after the 1st November 2012. (Circular may be followed for details.)

Fitment Table (w.e.f. 01.11.2012)	
Basic Pay In Clerical Pay Scale	Fitment at corresponding stage in JMGS-I
11765	23700
12420	23700
13075	23700
13730	23700
14545	23700
15360	23700
16175	23700
17155	23700
18135	23700
19115	24680
20095	25660
21240	26640
22385	27620
23530	28600
24675	29580
25820	30560
26965	31705
28110	32850
30230	34160
31540	35470
32850	36780
34160	38090
35470	39400
36780	40710
38090	42020
39400	43300
40710	44640
42020	45950

AUTOMATIC MOVEMENT:

Officers in Scales-I & II shall be allowed to earn further increments, including stagnation increment in the next higher scale one year after reaching maximum in the respective scale subject to crossing of an efficiency bar, which shall apply in the following cases:

- a. where an officer is under suspension;
- b. where a disciplinary action has been initiated against an officer; and
- c. Where an officer employee has earned an adverse remark from the Reporting Authority in the reporting year preceding the date on which the officer is due to cross the Efficiency Bar and the same has been conveyed to him.

Automatic Movement in the next higher scale shall not amount to promotion and the officer in receipt of such movement shall not be given any privileges, perquisites, duties, responsibilities or posts of the higher scale. Such "moved" officers, when they are given actual duties of Scale-II or III shall be entitled to draw Officiating Allowance. Moved officers, who are provided quarters / leased accommodation, shall be required to pay 2.5% of first stage of scale in which they draw increment.

STAGNATION INCREMENTS

- a) 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 four stagnation increments. With effect from 1st November, 2017, these officers will be eligible for five stagnation increments.

The first four stagnation increments will be released after every two completed years of service, of which first two shall be Rs. 1990/- each and next two shall be Rs. 2220/- each. The fifth stagnation increment of Rs. 2220/- will be released two years after receipt of fourth stagnation increment or w.e.f. 1st November 2017, whichever is later.

- b) Officers in 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 four stagnation increments. With effect from 1st November, 8th Joint Note on Officers Wage Revision 19 2017 these officers will be eligible for five stagnation increments.

First four stagnation increments of Rs.2220/- will be released after every two completed years of service after reaching the maximum on the higher scale. The fifth stagnation increment of Rs.2220/- will be released two years after release of fourth stagnation increment or w.e.f. 1st November, 2017, whichever is later.

- c) Officers in substantive MMG Scale III i.e. those who are recruited in or promoted to MMG Scale III are presently eligible for five stagnation increments. These officers shall now be eligible for total six stagnation increments.

First four stagnation increments of Rs. 2220/- after every two completed years and next two increments of Rs. 2500/- each, two years after receipt of the fourth stagnation increment. The sixth stagnation increment of Rs. 2500/- will be released two years after release of fifth stagnation increment or w.e.f. 1st November 2017, whichever is later.

- d) Officers in SMG Scale IV are presently eligible for one stagnation increment of Rs. 2500/- two years after reaching maximum of scale. These officers will now be eligible for one additional stagnation increment of Rs. 2730/- after two years of receipt of first stagnation increment or w.e.f. 01.11.2017, whichever is later.
- e) Provided further that the Stagnation increment/s received by the Officers from Scale I to Scale IV who are/were in service of the banks as on 1st November, 2017 as per periodicity herein before would be readjusted from three year periodicity to two year periodicity from the date of reaching their maximum and officer shall be notionally eligible for stagnation increments w.e.f 01.11.2017 in terms of this Joint Note as per the revised periodicity which will qualify for superannuation benefits. However, monetary benefit on account of such revised and readjusted periodicity of stagnation increment/s shall be payable from 1st November, 2020 or the actual date of entitlement whichever is later.
- f) Officers in SMGS - V shall be eligible for one stagnation increment of Rs. 2970/- two years after reaching the maximum of scale or w.e.f. 01.11.2017, whichever is later.

STAGNATION INCREMENT FOR OPTED-OUT FOR PROMOTIONS:-
e Circular No. CDO/P&HRD-PM/68 of 2013 - 14 dated 05.02.2014

The officers who opted - out or refuse Promotion will not be eligible for the following -

Increments in the higher grade (to which the officials has refused / opted out for the promotion) in running scale of pay.

Stagnation increment on reaching the maximum in their scale of pay.

PQP in lieu of regular increments or reaching the maximum in their scale of pay.

The officials who subsequently opt for the promotion to next higher grade will be allowed the increment PQP in the running scale from the date of his annual increment falling due subsequent to the date of appearing for the promotion exercise.

HRA ON PRODUCTION OF RENT RECEIPT

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 0.75% of pay in the first stage of scale of pay in which he/she is placed with a maximum of 150% of House Rent Allowance payable as per aforesaid rates mentioned in Column II above.

NOTE: The claims of officers/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.

PAYMENT OF HRA ON CAPITAL COST BASIS

If an officer has been permitted to retain his family at his own house constructed out of Bank's finance at a place of his choice, he will be permitted to draw HRA on Capital Cost Basis at the rate applicable to the place of posting or to the place where his own house is situated whichever is lower.

PROVIDENT FUND

Officers of State Bank of India will continue to be covered by Contributory Provident Fund Scheme as hitherto as per which the officers contributes 10% of basic pay and an equal amount is contributed by the bank.

PENSION FUND

Officers in service of the Banks as on 1st November 2012 and who have retired thereafter but before 25th May 2015 and who had opted for commutation of pension will have an option not to claim incremental commutation or revised basic pension will have an option not to claim incremental commutation on revised basic pension.

The Bank provides 10% of the basic pay of each member of the pension fund as provision for pension. The provision is made at the Corporate Centre.

NEW PENSION SCHEME

Officers who joined the Bank on or after 01.08.2010 are covered under the New Pension Scheme. The Officer contributes 10% of his basic +DA to the pension fund and the Bank will make a contribution of 14% of pay + DA. Service charges of the by the service provider / fund manager will be borne by the bank from th FY 2021.

Due to the persistent efforts of the Federation, SBI is the only Bank where we have contributory Provident Fund and New Pension Scheme.

REIMBURSEMENT OF OUT OF POCKET EXPENSES

(CDO/P&HRD/PM/62/2016-17, dt. 6.9.16)

Officers, who are posted at Airport Offices, Service Branches, MICR branches and SWIFT Centre and are required to work before 8 a.m. or after 8 p.m. are reimbursed out of pocket expenses @ 500/- per day for the days they work before 8 a.m. or after 8 p.m. Further, officers at branches having extended business hours i.e. branches which remain open for business before 8.00 a.m. or after 8.00 p.m. are also reimbursed out of pocket expenses for the days they work before 8.00 a.m. or after 8.00 p.m.

FOR LIAISON OFFICERS (CDO/P&HRD/PM/75/2016-17, dt. 5.11.16)

- i) During office hours: - From 01.11.2016, upto two hours 150/- , beyond two hours 300/- per day for tea, snacks & breakfast.
- ii) Before and after office hours:- From 01.11.2016, the Liaison Officers may be reimbursed as under:

Period of detention (to be reckoned as before and after office hours)	Charges re-imbursable towards tea/ snacks/breakfast (Rs. Per day)	
	Normal working days	Sunday /holidays
Up to 3 hours	250	500
More than 3 hours- 6 hours	500	1000
More than 6 hours	750	1500

The time spent on journey to/from the airport/railway station may also be reckoned for arriving at the period of detention.

DISCOMFORT ALLOWANCE [Rule 23(xi)]: (w.e.f. 1.04.2021)

In terms of Rule 23 (xi) of SBI Officers Service Rules, if an officer is required to work in shifts involving hardships or has to perform onerous duties beyond normal working hours, he shall be paid a discomfort allowance. The categories of officers to whom, such allowance can be paid and terms and conditions of such payment will be decided by the Managing Director. At present, all Liaison Officers (SMGS -IV & V : 7000/-,MMGS - II & III : 6000 and for JMGS -I : Rs. 5000/-

Security Officers are paid discomfort allowance 4000/- per month.

SPECIAL COMPENSATORY ALLOWANCE [SCA]:

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

(Amount in Rs. per month)

Basic Pay	Officers who joined the Bank prior to 31/10/93 and are in receipt of SCA	Officers who are in the service of the Bank as on 23. 07. 2003 and not in receipt of SCA	
Rs.23700/-	Rs.38090/-	575	225
Rs.39400/-	Rs.45950/-	650	300
Rs.47260/-	Rs.48570/-	700	300
Rs.50030/-		850	300
Rs.51490/-	and above	1000	450

SPECIAL BALANCING ALLOWANCE:

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

SCA payable with effect from 1.10.2001 of date or joining whichever is later to those Officers who are in the service of the Bank on the date of signing the settlement i.e. 01/11/2003 and pre-revised not in receipt of SCA as under:

Revised Basic	Amount of SCA
23,700/- 38,090/-	225/-
39,400/- 50,030/-	300/-
51,490/- & above	450/-

The different stages of the pay ranges indicated above are as per the Salary / Wage Revision made effective from 1.11.1987 and the SCA shall remain at the existing rates with reference to these Pay Scales only and will not undergo any change on the revision in Pay Scales.

CLOSING ALLOWANCE [Rule 23 (vii)]

Closing Allowance is 250/- to such officers who are posted at branches where books are closed on 31st March. Officers under suspension and those who are posted at Administrative Offices or at other offices where no closing of book is involved are not eligible for the allowance.

OFFICIATING ALLOWANCE: [Cir.D.O.Per.No. 11 dated 10.5.2002]

If an officer is required to officiate in a post in higher grade / scale for a continuous period of not less than 7 days at a time or an aggregate of 7 days during a calendar month, he / she shall receive Officiating Allowance equal to 6 % of his / her basic pay, for the period he / she officiates. Such allowance will rank for Provident Fund and not for other purposes. The allowances will be paid on a pro-rata basis if number of days officiated is less than a month.

Officiating Allowance is not payable while on leave [even Casual Leave], on deputation, training or while taking new assignments, etc.;

Where an officer is called upon to officiate in a higher grade position on more or less regular basis without stipulating any fixed period, apart from the allowance, he would get such entitlements that go with the post or grade to which the post is categorized:

- a. Residential accommodation
- b. Conveyance [not for journeys outside the HQ on official duty, LFC/HTC]
- c. Halting Allowance
- d. Personal Entertainment [permitted on pro-rata basis]
- e. Newspaper
- f. Casual Labour
- g. Telephones / Brief Case

The benefits will not be provided in case of officiating as a stop gap arrangement.

FOOT ALLOWANCE:

1.20 per km. for journey undertaken on foot to the places which are not connected by motor able roads and when public conveyance such as buses, auto-rickshaw do not ply.

SPLIT DUTY ALLOWANCE: [Rule 23 (viii)]: wef 01.11.2012

If the working hours of an officer during a day are split with a minimum interval of 2 hours, a Split Duty Allowance of 200/- p.m., shall be payable. This allowance will not rank for payment of DA or any other benefit but will be taken for computing encashment of leave.

PROJECT AREA ALLOWANCE: (w.e.f.01.11.2017)

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

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

MID-ACADEMIC YEAR TRANSFER ALLOWANCE:

On and from 1st November 2020, mid-academic year transfer allowance shall be payable at Rs.1,650/- p.m. irrespective of number of children from the date the officer reports at the later place up to the end of the academic year in respect of all the children case studying at the former place.

Note: it is not per children per month.

PERMANENT PART-TIME MEDICAL OFFICER OF THE BANK: SALARY REVISION (Circular No.: CDO/P&HRD-PM/85/2020 - 21, Date: Mon 15 Feb 2021)

MODIFICATIONS IN UNIFORM TERMS & CONDITIONS OF SERVICE (UTCS)

Please refer to our Circular No. CDO/P&HRD-PM/26/2015-16 dated the 26th June, 2015.

The Executive Committee of the Central Board (ECCB), in its meeting held on 3rd February 2021, has approved revisions as given in Annexure- I, in the Uniform Terms and Conditions of Service (UTCS) of Part-time Medical Officers in the State Bank of India.

The changes will become effective from the dates mentioned in the relevant terms/ conditions. Wherever no date has been mentioned, the change(s) will become effective from the date of approval of the Executive Committee of the Central Board (ECCB). The revised terms and conditions may please be implemented.

FURNITURE & FIXTURE

SALIENT FEATURES OF THE NEW SCHEME (SBIOSR-25(3))

- i) The scheme is for providing furniture / fixtures at the residence of all the officers of all Grades on permanent employment during their probation also (Bank's residence / leased residence / residence owned by the officers and / or residence taken by the officers on rent)
- ii) All officers, including officers in specialist category, in JMGS I to SMGS V who are governed by the SBI Officers' Service Rules 1992 will be eligible for availing of the facility. Officers in TEG Scales VI and above will continue to be governed by the existing provisions.

MONETARY CEILINGS FOR PURCHASE OF FURNITURE / FIXTURES FOR VARIOUS GRADES WILL BE AS UNDER:

Grade Scale	At all Centres (furniture and fixtures incl. of transportation & cost of curtains)
SMGS V	Rs. 2,50,000/-
SMGS IV	Rs. 1,65,000/-
MMGS III	Rs. 1,40,000/-
MMGS II	Rs. 1,30,000/-
JMGS I	Rs. 1,20,000/-

All officers are eligible to purchase furniture as per the revised monetary ceiling applicable to their present grade / scale as per prescribed list.

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.

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

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

It has been decided by the 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 will not be able to purchase new items above his normal entitlement. However, if lifecycle of any exiting item expires, he would be able to replace within the additional 20% entitlement.

The stipulations are as under:

- i. The officer would purchase items of his choice, as per the extant instruction, within his normal eligibility.
- ii. The repatriated officer may replace any furniture item of his possession, on expiry of the life span of the items, even above his normal entitlement but within the additional 20% entitlement of the grade, subject to:
 - a. The replacement will be within the cost ceiling of the replaced item whose life span has expired.
 - b. In no case, an item whose life span has expired can be replaced by item of another kind, i.e. a television of more than 5 year old is to be replaced by television only and by no other item.
- iii. On promotion to next higher grade, after repatriation, the entitlement of the officer would be the normal entitlement in the promoted grade. However, if the normal entitlement in the promoted grade is lower than the enhanced entitlement being enjoyed by the repatriated officer, he may continue with the existing enhanced entitlement of the earlier grade. But he will be permitted to purchase any item from the prescribed list of furniture upto his normal entitlement in promoted grade.

SUB ENTITLEMENT FOR PURCHASE OF CURTAINS: (in Rs)

Grade	Revised Ceiling
SMGS V	22,000
SMGS IV	16,000
MMGS III	13,000
MMGS II	13,000
JMGS I	11,000

SUB ENTITLEMENT FOR PURCHASE OF MATTRESSES:

An officer may purchase mattresses within an over all ceiling of 20% of his entitlement of furniture.

Grade	Ceiling
SMGS V	50,000
SMGS IV	33,000
MMGS III	28,000
MMGS II	26,000
JMGS I	24,000

- iii. An Officer has to utilise 50% of overall entitlement on furniture items. Mattresses, Curtains, Inverter Battery shall be within the 50% of electronic items.
- iv. On promotion, an officer may become eligible for higher ceiling for purchase of furniture / fixtures. In such an eventuality, he may purchase the additional items of furniture within the ceiling prescribed for his new grade and claim that additional amount from the Bank
- v. 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. They would be eligible for availing of the facility for second time, subject to the condition that this facility would be given a maximum of three times in entire service career.
- vi. An officer joining Bank's service, and on his eligibility for supply of furniture, will give an application for purchase of furniture and fixture. The officer will then be paid the amount as per his entitlement by debit to Suspense A/c. Thereafter, within a fortnight, the officer will give a certificate to the Bank on a standard format, enclosing therewith the cash memo(s) / receipted challan(s) indicating the purchase and delivery of the those items. On receipt of this certificate, the advance given to him earlier will be adjusted by debit to Bank's Fixed Assets Account.

If the officer does not buy the furniture / fixtures within a month from the date of advance taken by him for this purpose, it will be deemed that he has misutilised the fund and the amount will be recovered from his salary in 10 installments together with interest at the prevalent rate for clean overdraft and the officer will not be given the benefit of this Scheme in his entire service.

Furniture purchased by an officer will be verified by the Branch Manager / Designated officer and a certificate to this effect will be kept on record at the branch / office. An officer may be designated for the purpose by the GM (CS) / DGM & CDO, LHO/DGM (Module) for CC/LHO/ZO establishment respectively.

- vii. The officers shall not let out or otherwise part with the possession of the furniture / fixtures to any one in whole or in part till the time the ownership thereof is transferred in their names.
- viii. Once the officer has been paid the amount for purchase of furniture / fixtures from the next month onward, 0.10% of the pay in the first stage of the scale of pay in which the officer is placed will be recovered from his monthly salary toward the rent.
- viii. As on the 1st March every year, every officer shall submit the possession certificate to the branch/office where he is posted.

- ix. At the time of retirement / voluntary retirement/exit/removal/dismissal of the officer, if an officer has put in more than five years of service from the date of reimbursement for Furniture/fixtures, no recovery shall be made from him and ownership of Bank's furniture/ fixtures will be transferred to him.
- ix. Mattresses that are irrespective of their age can be carried free of cost by retiring officers of all grades.
- x. In case of death of the official while in service, the family of the deceased officer will be given the furniture / fixtures already purchased by that officer free of cost and the book value of the same will be written off from Bank's book.
- xi. An officer (upto SC V) may purchase an item without restriction on quantity from the list of prescribed items applicable as per his scale within his overall entitlement.
- xii. The following electronic items have been included in the prescribed list of furniture and fixtures:

LCD TV any size	AC any size
Laptop I Note Book	Fully Automatic Washing Machine
Refrigerator any Size	RO Systems
Morning Walker	Foot Massager

The above proposed items and changes shall be within the overall entitlement of the officer.

THE LIFE-SPAN OF THE FURNITURES:

(reckoned from the date of purchase)

Furniture & Fixtures	-	10 Years
Electronic Consumer items	-	5 Years
Mattresses, Curtain & Inverter Battery	-	3 Years

FURNITURE MAINTENANCE:

No repairs of the furniture / fixtures, minor or major, will be undertaken by the Bank. However, annually, the officers will be eligible for reimbursement of expenses on account of repairs, charges for washing of curtains, transit insurance, (whenever furniture / fixtures are required to be transported for any reason) etc. on certificate basis as under:

SMGS V	-	Rs. 18,000/-
SMGS IV	-	Rs. 15,000/-
MMGS III	-	Rs. 13,000/-
MMGS II	-	Rs. 12,000/-
JMGS I	-	Rs. 11,000/-

Officer may claim maintenance allowance on certificate basis during the financial year i.e. upto 31st March each year. However, officers will not be paid annual maintenance allowance within one year from the date of purchase of furniture for the first time.

SALE OF FURNITURE AND FIXTURES TO RETIRING OFFICERS IN ALL SCALES

As per extant instructions, at present the ownership of Bank's furniture and fixtures is transferred to the officer at the time of retirement on attaining superannuation at the following rate:

- | | | | |
|----|---|---|----------------------|
| 1. | Furniture with more than 5 years of age | : | Free of cost |
| 2. | Items with more than 4 years of age | : | at 20% |
| 3. | Items with more than 3 years of age | : | at 40% of the |
| 4. | Items with more than 2 years of age | : | at 60% Original post |
| 5. | Items with more than 1 year of age | : | at 80% |
| 6. | Items with less than 1 year of age | : | at 100% |

In the above accounting method although the bank is provisioning for depreciation on monthly basis, this benefit is not passed on to the retiring officer. It has been decided that the depreciation of the furniture and fixtures will be calculated on the actual age of the items as on the date of retirement of the officer, by calculating the depreciation on monthly basis for the period over and above the age completed on yearly basis, for example if the age of the furniture is 4 years and 11 months the depreciation will be calculated apart from the completed age of four years for 11 months also on monthly basis.

e Circular No. CDO/HR-155 dated 28.03.2009, PM-79/2012-13, dt. 23.02.2013

Curtains, Inverter Batteries & Mattress may be given to Officers (in all Scales) who retire on superannuation. free of cost irrespective of its age.

The electronic items that are three years old at the time of retirement of the officer may be provided free of cost to the retiree officer and the depreciated book value thereof will be written off in the books of the bank. The five year old furniture items will be provided at free of cost to the retiring officers.

Furniture and fixed assets can be disposed to existing officers of the Bank who have been laterally selected in the higher grades/posts in the Bank as Management Executive (MMGS-II), Specialist Management Executive (MMGS III) and any other directly recruited higher grade posts in the Bank as under : -

- I. Disposal of furniture/fixed assets: The officer in pursuance of his / her appointment in higher grade will have the following options:
 - a). The officer will bear the cost of furniture and pay the amount before being relieved from the previous place of posting as per the following procedures:
 - i. In respect of officer who is confirmed in the Bank's service, the book value of furniture/fixtures will be recovered from him/her and the ownership of furniture/fixtures will be transferred to. Officer concerned.
 - ii. The officer who is still under probation and not yet been confirmed in the Bank, the entire cost value of furniture/fixtures will be recovered and ownership of furniture/fixtures will be transferred to him/her.

Or

- b) In case the officer expresses his inability to pay the cost of the furniture and requests the Bank to transfer the balance outstanding to his new place of joining, the following procedure will be followed:

The relieving branch will debit the amount of total cost of furniture/fixtures to the branch / office the officer is proceeding to join in his/her new assignment. Upon joining the new position, the officer shall be eligible to purchase the balance/ remaining furniture/ fixtures within his/her overall eligibility in the new position. However, the replacement of existing furniture will be guided according to age of furniture/fixture as per extant instructions of the Bank.

TAXES :

The ceiling fixed for different grade shall be exclusive of taxes.

INSURANCE:

It has now been decided that the existing arrangement of insurance cost to be borne by the Bank shall continue. However, in case of transfer/shifting of furniture/ fixture the officer will have to bear the cost of transit insurance.

COMMON LIST OF ITEMS:

It has been decided to have a common standard list of items for purchase of furniture/ fixtures for all grades of officer from scale - V and below as per Annexure.

REIMBURSEMENT FOR PURCHASES MADE FORM OWN RESOURCES:

Normally an officer should purchase the items after taking advance from the Bank. At the time of sanctioning the advance, the eligibility of officers will be subjected to scrutiny and thereby the transaction will be as per the norms. However, in exceptional cases where an officer has purchased some items from his own resources after issuance of the Circular dated 25.01.2007 from a centre stipulated in that Circular and it is found that the purchase(s), and eligibility etc. are in order, such reimbursement may be permitted on a case to case basis.

IBTO/IBO:

Like other officers, they will also be required to keep the furniture/fixtures. During the period they remain posted abroad, this scheme shall not be applicable to them. However, if some items of furniture/fixtures get more than 10 years old during their posting abroad, they shall be entitled to purchase new items in lieu thereof after they are repatriated and posted in India.

VERIFICATION OF ITEMS WHEN LEASED HOUSE IS PROVIDED AT DIFFERENT CENTRE:

In cases where an officer has been provided with a leased house accommodation at a centre other than his place of posting and he purchases the item after taking advance from his branch/office of posting, he will be required to purchase items from the centre of his leased accommodation as mentioned in the scheme and submit bills/vouchers as usual to reverse the Suspense A/c entry. An officer of the branch nearest to the residential accommodation provided to the officer should be entrusted by the controllers to verify the items and submit his report.

RECOVERY OF FURNITURE RENT: from 01.11.2017

Furniture rent recovery shall be 0.10% of the first stage to the scale of pay in which the officer is placed.

STAFF: OFFICERS: INSURANCE CLAIM ON LOSS OF ASSETS PROVIDED TO OFFICERS

(CDO/P&HRD-PM/66/2018 - 19, Date: Wed 26 Dec 2018)

It has been decided to put in place the following guidelines with regard to the obligation on the part of the officials to lodge the insurance claim on loss of / damage to fixed assets provided to them by the Bank, treatment of amount of insurance claim, provision on restoration of assets and subsequent entitlement of the assets:

The guidelines will be applicable only in case of successful settlement of Insurance Claims. 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 current entitlement period.

ANNEXURE

PROVISION OF FURNITURE AT RESIDENTIAL ACCOMMODATION OF OFFICERS FROM SCALE I TO SCALE V

Sr. No.	Items	No. of items not to exceed
1.	3 Piece sofa set	1
2.	Centre table	1
3.	Show case	1
4.	Single Bed/double bed (with/without mattresses)	4/2
5.	Dinning table	1
6.	Dinning chairs	6
7.	Writing table	1
8.	Writing chair	1
9.	Dressing table with / without stool	1
10.	Ironing table	1
11.	Iron	1
12.	Inverter	1
13.	Computer table	1
14.	Computer chair	1
15.	Steel / Aluminium kitchen rack	1
16.	Water purifier	1
17.	Washing Machine	1
18.	Refrigerator	1
19.	Mixer grinder	1
20.	Vacuum cleaner	1
21.	Colour TV	1
22.	TV trolley	1
23.	Set Top Box (Conditional Access System/DTH) wherever applicable	1
24.	OTG / Microwave oven	1
25.	Air conditioner	1
26.	DVD/VCD/MP3/Home theatre	1
27.	Meat safe	1
28.	Peg table	2
29.	Bedside tables	2
30.	Sofa cum bed	1
31.	Telephone table with/without seating arrangement	1
32.	Garden chairs	4
33.	Carpet	1
34.	Shoe rack	1
35.	Room heater	1

ADDITIONAL ITEMS FOR OFFICERS IN SCALE V

1.	Cooking range	1
2.	Dish washer	1
3.	Wardrobe (Wooden)	1
4.	Wall unit	1
5.	Kitchen chimney hub (metallic)	1
6.	Food processor	1

Item of fixture : Ceiling fan (4), Tube light (6), Chandelier (1), Geysar (1), Steel Almirah (2), Air cooler (1)

PROVISION OF FURNITURE & FIXTURE FOR OFFICERS UPTO SMGS-V INCLUSION OF NEW ITEMS

Please refer to our e-Circular CDO/P&HRD-PM/59/2006-07 dated 25.01.2007 and CDO/P&HRD-PM/6/2010-11 dated 28.04.2010 on the captioned scheme.

02. The Central Human Resources Committee (CHRC) in its meeting dated 16.10.2019 has approved the inclusion of following items in the standard list of Furniture and Fixture applicable to officers upto the grade of SMGS-V.

Sl No. Name of Item Under the Head (item)

- 1 Air- Purifier Electrical/Electronics
- 2 Air-fryer Electrical/Electronics
- 3 Desktop Computers/ Laptop/ Notebook/I-Pad Electrical/Electronics
- 4 Tread Mill (Electrically Operated) Electrical/Electronics
- 5 Electric Flying-Insect/Mosquito Killer Electrical/Electronics
- 6 Bookshelf Furniture and Fixture
- 7 Gas Burner/Kitchen Hob Furniture and Fixture
- 8 Exhaust Fan Electrical/Electronics
- 9 (i) Sewing Machine (Manually operated) Furniture and Fixture
(ii) Sewing Machine (Electrically operated) Electrical/Electronics

Circular No.: CDO/P&HRD-PM/15/2021 - 22, Date: Mon 17 May 2021

PROVISION OF FURNITURE & FIXTURES INCLUSION OF COVID SUPPORT & OTHER UTILITY ITEMS

Please refer to our e-Circular No. CDO/P&HRD-PM/59/2006-07 dated 25.01.2007, Special Letter No. CDO/PM/18/SPL/276 dated 22.05.2007 and subsequent instructions on the captioned scheme.

02. The Central Human Resources Committee (CHRC) in its meeting dated 07.05.2021 has approved inclusion of following items in the standard list of Furniture & Fixtures applicable to Executives / Officers in all grades of the Bank.

Covid-19 Support Items

Sl. No.	Items Category	Head	Periodicity (in years)
1	Pulse Oximeter	Electrical/Electronics	5
2	Oxygen Cylinder with Kit	Electrical/Electronics	5
3	Oxygen Concentrator	Electrical/Electronics	5
4	Blood Pressure Monitoring Machine	Electrical/Electronics	5
5	Smart Watch / Fitness Band	Electrical/Electronics	5

Other Utility Items

Sl. No.	Items Category	Head	Periodicity (in years)
1	Mopper Robot	Electrical/Electronics	5
2	Air-Purifier / Ionizer	Electrical/Electronics	5
3	Electric Flying Insect/Mosquito Killer	Electrical/Electronics	5
4	Exhaust Fan	Electrical/Electronics	5
5	Washing Machine (All models)	Electrical/Electronics	5
6	Desktop Computers / Laptop / Notebook / I-Pad / keyboard for I-Pad / Apple pen	Electrical/Electronics	5
7	Printers (All models)	Electrical/Electronics	5
8	Mobile Handset	Electrical/Electronics	5
9	Airpod / Earpod / Headphone	Electrical/Electronics	5
10	Camera (Any model)	Electrical/Electronics	5
11	Broadband Router Electrical/Electronics 512 Kindle	Electrical/Electronics	5
13	Air-fryer	Electrical/Electronics	5

14	CCTV	Electrical/Electronics	5
15	Voice Assistant	Electrical/Electronics	5
16	Dish Washer	Electrical/Electronics	5
17	Food Processor	Electrical/Electronics	5
18	Toaster	Electrical/Electronics	5
19	Rice Cooker	Electrical/Electronics	5
20	Induction Cooker	Electrical/Electronics	5
21	Residential Flour Mill	Electrical/Electronics	5
22	Rowing Machine	Furniture and Fixture	10
23	Exercise Cycle	Furniture and Fixture	10
24	Cross trainer	Furniture and Fixture	10
25	Ladder	Furniture and Fixture	10

Reimbursement of Pest Control Expenses

Circular No.: CDO/P&HRD-PM/96/2020 - 21 Dated: 26.03.2021

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

PURCHASE OF FURNITURE ITEMS THROUGH INTERNET e Circular No. CDO/P&HRD-PM/18 of 2014 - 15 dated 07.06.2014

The officers of all grades are now allowed to purchase furniture / fixtures items through internet provided proper bills (along with VAT / TIN No.) are produced for payment & the same are otherwise in order.

CLARIFICATIONS ON POST IMPLEMENTATION OF GOODS AND SERVICES TAX (GST)

(Cir No.: CDO/P&HRD-PM/82/2017 - 18,Dt: Mon 8 Jan 2018)

For reimbursement of purchase of assets provided to officers such as Furniture & Fixtures, Mobile Handset, Lap top, i-Pad, Briefcase, if the tax invoice comply 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 entire bill amount will be considered as part of Entitlement.

LEASED ACCOMMODATION

RENTAL CEILING OF RESIDENTIAL ACCOMMODATIONS Inclusive of car parking and maintenance charges CDO/P&HRD-PM/20/2012-13 dated 03.07.2012 w.e.f. 1.7.2012

Category Grade	Centres			
	Major A *	A	B	C
JMGS-I	20,000	15,000	10000	8000
MMGS-II	21,000	16,000	11000	9000
MMGS-III	23,000	18,000	12000	11000
SMGS-IV	26,000	21,000	14000	12000
SMGS-V	29,000	23,000	16000	13000
SMGS-VI	40,000	30,000	20000	17000
SMGS-VII	50,000	35,000	27000	20000
TEGS	52,000	37,000	29000	22000

For DGM (B&O)/DGM Heading MCG/ CAG Branches/Regional Managers/ Branch Managers etc.

Grade	Major A *	A	B	C
JMGS-I	21,000	16,000	11000	9000
MMGS-II	22,000	17,000	12000	10000
MMGS-III	24,000	19,000	13000	12000
SMGS-IV	28,000	23,000	16000	14000
SMGS-V	31,000	24,000	18000	15000
SMGS-VI	42,000	32,000	22000	19000
SMGS-VII	52,000	37,000	29000	22000
TEGS	54,000	39,000	31000	24000

Rental ceilings for leased accommodations inclusive of Car Parking and Maintenance charge for DGM (B&O) / DGM Head of MCG I CAG Branches I Regional Managers I Branch Managers / Head of CPCs / Manager of Divisions I Relationship Managers, RMMEs and RMSEs etc.

* **Major 'A'** - Kolkata, Chennai, Ahmedabad, Bangalore and Hyderabad

'A' Other centres with a population of 7.5 lacs & all State Capitals other than major 'A'

DGM (B&O) Centres, & also for Project area centre.

'B' Centres with a population of above 2 lacs but below 7.5 lacs.

'C' All other centres.

RENTAL CEILING OF RESIDENTIAL ACCOMMODATIONS For DGM (B&O)/DGM Heading MCG CAG Branchs/Regional Managers/ Branch Managers etc.

Grade	Mumbai	Delhi	Mumbai	Delhi
JMGS-I	29500	26500	30500	27500
MMGS-II	32500	27000	33500	28000
MMGS-III	34500	29500	35500	30500
SMGS-IV	39500	32500	41500	34500
SMGS-V	49500	39500	51500	41500
SMGS-VI	74500	64500	76500	66500
SMGS-VII	79500	74500	81500	76500
TEGS-I	81500	76500	83500	78500

BBSR CIRCLE MAJOR 'A' - NIL

'A' DGM (B&O) centres (Bhubaneswar, Sambalpur, Berhampur) and Project Areas Centres (Rourkela & other project centres)

'B' Cuttack

'C' All other centres.

REIMBURSEMENT OF CAR PARKING CHARGES AND MAINTENANCE CHARGES

A maximum of 25% of the rental amount out of the total entitlement will be available for car parking / maintenance charges / security charges / society charges.

REIMBURSEMENT OF BROKERAGE CHARGES

One month rental ceiling applicable to an officer will be paid to agent / property dealer as brokerage / commission on production of receipt.

FACILITY OF LEASED ACCOMMODATION AT A PLACE OF CHOICE

CirDO/HR/77 of 2007-08 dtd. 18.03.2008, CDO/P&HRD-PM/35/2011-12 dtd 22.06.2011 & CDO/P&HRD-PM/39/2011-12 dtd. 09.07.2011 w.e.f. 01.07.2011. CDO/ P&HR - PM / 36/2012-13 dated 21.9.2012

- (i) Officers in scale I to V have been permitted to avail leased accommodation at a place of choice any where within the country as is being provided to officers in scale VI to VII. The rental ceiling was that of the centre where the leased accomodation facility is availed or the place of posting , whichever is lower.

Where an officer avails leased accommodation facility at a place other than his place of posting within the circle, the rental ceiling applicable at the place of leased accommodation shall be applicable.

Circular No.: CDO/P&HRD-PM/48/2021 – 22 ,Date: Mon 13 Sep 2021
UNDERTAKING TO BE SUBMITTED BY THE OFFICIAL AVAILING THE FACILITY

It has been decided to obtain an undertaking as per Annexure-I 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 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.

CDO/P&HRD/PM/52/2007-08 dated 27.12.2007

Henceforth the officer may retain the accommodation (including designated house) telephone and car (TEGS-VI and above) upto maximum of two months from the date of normal retirement without any approval.

Voluntary Retirement - 1 month from the date of retirement

Resignation - 15 days from the date of resignation

Dismissal / Removal - 15 days from the date of receipt of the order.

AUTHORITY STRUCTURE FOR RETENTION OF RESIDENTIAL ACCOMMODATIONS AT PREVIOUS PLACE OF POSTING

(CDO/P&HRD/IR/12/2012-13 dated 21.05.2012)

For officer upto SMGS V upto 4 months	- DGM
From 4 months upto 6 months	- GM
6 months but not beyond academic session	- CGM
Officers Scale VI upto 6 months	- Official not below the rank G.M.
6 months	- GE

AUTHORITY TO AVAIL LEASE ACCOMMODATION AT A PLACE OF CHOICE (CDO/P&HRD-PM/36/2012-13 dated 21.9.2012)

- Officers Scale - I to V posted at Branches / Offices - **DGM (B&O)**
- Officers Scale I to V Posted at LHO and its offices - **DGM & CDO**
- Officers Scale VI & VII - **CGM of Grade**

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.

LIST OF NEAR RELATIVES FROM WHOM HOUSE CAN BE TAKEN ON LEASE BASIS (C.D.O PER & HRD - 62 of 2004 - 05)

Normally it is not allowed. However at the discretion of the bank may permit the officer to avail the facility on case to case basis, subject to stipulation in the above circular. (Not his own house, house of spouse and dependent children).

RECOVERY OF HOUSE RENT (EFFECTIVE FROM 1.11.2017)

0.50% of the first stage of Basic Pay of the scale or standard rent whichever is lower. An additional 0.15% of the first stage of Basic Pay for furnished accommodation.

RESIDENTIAL ACCOMODATION FOR TRAINEE / PROBATIONARY OFFICERS Circular No. : CDO/P&HRD-PM/55/2015 - 16, dated: 30.09.2015.

In terms of extant instructions of the Bank, Trainee/ Probationary Officers who are allowed leased house facility before /immediately after commencement of the first branch training do not get a chance to change the location of the leased house during the entire period of training. A modification in the scheme introduced by allowing one more chance on this count with following terms and conditions so that TOs / POs can avail leased house facility during their second branch training as per the eligibility of JMGS-I official.

POs/TOs who avail this facility shall be permitted reimbursement of travelling expenses also in respect of the members of their family and cost of transportation of household luggage on actual basis on account of their second branch postings, subject to the production of transport receipt etc, while their own travelling expenses would be paid as usual. Loading& unloading charges may be paid under these conditions on actual basis as usual. HRA will not be payable to the concerned Trainee Officer/

Probationary officer. Recovery @ 0.50 % of the first stage of scale of his/her basic pay or standard rent whichever is less will be made from his / her salary

Lumpsum amount on transfer (Packing, Transportation, insuring baggage) will not be payable to these officials (POs/TOs) for the midterms shifting in such cases. Lumpsum expenses towards admission fee in school /college etc of ward (s) will not be payable, if the location of second branch training is the hometown of the official where he/she has own or parental house, no such facility of change of leased house under above terms will be available.

If the location of second branch training of the official is same district as of first branch training, no such facility of change of leased house will be available.

POs/TOs shall not be allowed to avail change of leased house facility in other centre except for their place of second branch training.

The above stipulations will be applicable to these officials (POs/TOs) up to the completion of their training period and subsequently existing rules applicable for confirmed officers in respect of leased house facility shall be applicable to them.

DELEGATION OF ADMINISTRATIVE AND FINANCIAL POWERS LEASE HOUSE:

Circular No. CDO/P&HRD-PM/28/2016-17 dated 23.5.2016

Operating functionaries regarding sanction of lease agreement i.e. rent etc. at place of choice other than the place of posting.

It is clarified that in such a case, sanction of lease proposal including rent shall be obtained from the RBO concerned where the leased accommodation is situated. The in-principle permission to keep the family and avail leased accommodation at place of choice other than place of posting will however, continue to be obtained from competent authority at the place of posting of the officer concerned, as hitherto. All other instructions in the matter shall remain unchanged.

MODE OF TRAVEL / HALTING ALLOWANCE AND OUT-OF-POCKET EXPENSES

ON TRANSFERS

SBI OSR 42 (2) (ii) & (iii) has been amended vide HO Circular No. CirDO/HR/71 of 2006-07 dated 6.3.2007 as under.

Provided that on and from the 1st August 2006 if the officer on transfer is shifting his personal effects from one place to another by an approved lorry transport, even if two stations are connected by train, reimbursement of expenses may be made at the following rates against submission of bills for maximum quantity of goods upto 120 quintals (12 tonnes) vide HO Circular No. CirDO/HR/55 of 2007-08 dated 18.12.2007.

IN OTHER CASES

Pay Ranges	Where the Officer has family	Where the officer has no family
Rs. 23700/- to Rs.31705	3000 Kgs	1500 Kgs
Rs. 31705 & above	Full wagon	2500 Kgs.

TRANSPORTAION CHARGES:

I. Other than Hilly terrain

- a) The officers transferred to shorter distance in places other than hilly terrain may be reimbursed @ Rs. 4.10 per km per ton upto 600 K.ms.

$$4.10 \times 600 \times 12 = 29,520$$

- b) The officers transferred to shorter distance below 300 Kms on places other than hilly terrain may be reimbursed @ 4.10 per Km. per tonne for minimum 300 Kms. If the distance is less than 300 Kms. the official will be reimbursed minimum 4.10 x 300 x 12 = 14,460

- c) The officers transferred to distance beyond 600 Kms other than hilly terrains may be reimbursed @ 2.05 per Km. per tonne beyond 600 Kms. taken as increments. Example - 1000 Kms.

$$(4.10 \times 600 \times 12 = 29,520) + (2.05 \times 4000 \times 12 = 9,480) = 39,360$$

- d) Vide Circular No. CirDO/HR/13 of 2008-09 dated 18.4.2008 the following centres under hilly terrains in our circle are covered officers transferring personal effect on transfer will be reimbursed @ 6.10 per Km. per tonne.

Bhubaneswar	-	NIL
Sambalpur	-	Barsuan to Lahunipada - 28 Kms.
Tensa to Lahunipada	-	40 Kms.
Koira to Lahunipada	-	55 Kms.
Berhampur	-	Entire distance to Rayagada Koraput & Malkangiri (Entire distance within these districts) Mahendragarh to R. Udayagiri - 25 Kms. Taptapani to Mahendragarh - 45 Kms. Khajuripada to Raigarh - 30 Kms. Paralakhemundi to Saranga via Gumma - 40 Kms. Kalingaghat in Phulbani Dist - 11 Kms. Thuamul Rampur to Bhawanipatna - 65 Kms.

Revised rates from 01.04.2021:-Rate @ Rs. per km per ton (CDO/P&HRD-PM/96/20-21 ,Dt. 26.03.2021

Revised rates	Hill terrain	Other than hilly terrain	
		Up to 600 km (minimum 300km)	beyond 600 km (Incremental)
On or after 1.04.2021	Rs.10.05	Rs.6.75	Rs.3.38

LOADING AND UNLOADING CHARGES:

The officers may be reimbursed actual expenses incurred on loading and unloading of their belongings, subject to production of receipt, up to the monetary ceiling mentioned as under:

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

In case of movement from one category of Centre to another, the officer will be reimbursed an amount as per the destination to which he is moving.

Car/Vehicle Transportation charges:

Where the officer owns a car, he/she is eligible to claim the cost of transport of the same at goods train rate and if the vehicle is transported by lorry, the actual lorry charges up

to 40%/35%/30% of his/her entitlement for shifting of household goods by road, as mentioned below, subject to production of money receipt:

Distance % of his/her entitlement for shifting of household goods by road as in para 3.
A above Up to 600 kms: 40%, More than 600 kms but less than 1000 kms: 35%,
More than 1000 kms: 30%

Transport Charges at the time of Retirement:

On retirement an officer may be allowed to claim baggage transport charges up to 20% higher rates than the rates proposed, for movement from the last station he/she is posted to the place where he/she proposes to settle down on retirement. However, the officer will be eligible to claim traveling allowance for himself/herself and his/her family from the last station at which he/she was posted to the place where he/she proposes to settle down on retirement, subject to his/her entitlement.

II. Increase in lump sum expenses in connection with transfer, w.e.f. 01.04.2021 e Circular No. CDO/P&HRD-PM/96 of 2020 -21 dated 26.03.21

Scale I, II & III Rs. 30000

Scale IV & V Rs. 35000

Scale VI & above Rs. 45000

In case of administrative transfer outside the Circle, the officer will be eligible for additional amount of Rs. 10,000/- towards lump sum expenses.

The lump sum payment would not include:

- a) Loading and unloading charges of household articles at the railway station or at residence.
- b) Conveyance charges from residence to Railway Station/Airport or vice versa for self and family
- c) Porter age for baggage carried with them.

ONE TIME LUMPSUM EXPENSES TO WARDS ADMISSION FEE ON TRANSFER

The officer on transfer from one centre to another centre may be reimbursed.

One time lump sum expenses towards admission fee for their ward(s) (maximum two)
JMGS - I to III - 20,000/- SMGS IV & V - 30,000/-, TEGS-6 &7: 40000/-

TRAVELLING EXPENSES BILL

1. The bill should be submitted within 15 days from the date of completion of the Journey.
2. Since the railways do not issue cash receipts, the following particulars should be provided on the bill;
 - a) Serial Number of the ticket.
 - b) Date of purchase
 - e) Date of Journey
 - d) Issuing station
 - e) Amount
 - f) Destination

MODE OF TRAVEL

(V) MODE OF TRAVEL AND EXPENSES ON TRAVEL (W.E.F 1.5.2010)

The following provisions shall apply wherever an officer is required to travel on duty:

- (a) An officer in Junior Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train. 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.
- (b) An officer in Middle Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train. He may, however, travel by air (economy class) if the distance to be travelled is more than 1000 kms. He may, however, travel by air (economy class) even for a shorter distances if so permitted by the Competent Authority, not below the rank of AGM having regard to the exigencies of business or public interest.
- (c) An officer in Senior Management or Top Executive Grade is entitled to travel by AC 1st Class by train or by air (economy class),
- (d) 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 km. However, when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car.
- (e) 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 in Sub-regulations (2) & (3) or Regulation 41 of Officers' Service Regulations shall remain unchanged.

REIMBURSEMENT OF EXPENSES FOR TOURS BY OWN VEHICLE

e Circular No. CDO/P&HRD-PM/89 of 2011 - 12 dated 03.01.2012

- | | | | |
|----|---|---|--------------|
| 1. | Four Wheeler - a) 1000 CC or more engine capacity | - | Rs. 9.00/Km. |
| | b) Less than 1000 CC | - | Rs. 7.00/Km. |
| 2. | Motor Cycle/Scooter | - | Rs. 4.50/Km. |
| 3. | Mopeds | - | Rs. 3.00/Km. |

These rates are applicable in both the cases of use of own vehicle for official duty and transport of own vehicle on transfer.

SERVICE CHARGES FOR BOOKING TICKETS (C.O./D.O./NBG/ADM/88355 dt. 20.07.99)

Nominal service charges for booking tickets can be reimbursed within the overall entitlement.

HALTING ALLOWANCE ON PERMANENT TRANSFER

- i) An officer transferred from one station to another station shall be eligible to claim halting allowance at the same rate as in the case of travel on tour, for the period spent on journey and for the joining time and period of taking over charge of his post, as specified by the Competent Authority.

However, if residential accommodation is provided by the Bank at the new place of posting, halting allowance will not be payable from the date such accommodation is provided by the Bank. Halting allowance in respect of joining time on transfer will be paid only for 7 days irrespective of the prefixing, intervening and/or suffixing public holidays/Sundays (SBI OSR 42(4)). No. house rent allowance shall be admissible to the officer during the period spent on journeying and joining time when he is entitled to halting allowance.

- ii) An officer who has not been provided by the Bank with residential accommodation at his new place of posting shall be entitled to halting allowance for the period he is actually engaged in taking over charge of the new post as specified by the competent authority (SBI OSR 42 (4) and PER 28/82)

JOINING TIME ON TRANSFER -

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.

Note: Where an officer is transferred on an emergency basis and is not permitted to avail himself of the joining time for administrative reasons immediately, he may be permitted to charge the Bank with the cost of his fare as per his entitlement for his journey to and from his previous headquarters to enable him to bring his family to the new station.OSR: 49(1)

- 2. During the joining time, an officer shall be eligible to draw the emoluments at the place of the old or new posting, whichever are less. OSR: 49(2)
- 3. 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 preceding the day on which joining time commences.OSR: 49(3)
- 4. No joining time will be admissible to an officer when transfer does not involve a posting to a different place. OSR: 49(4)
- 5. No joining time will be admissible to an officer when his posting is of a temporary nature, irrespective of the fact that posting is to a place or station other than the one at which he is permanently posted.
- 6. An officer will not be eligible to draw a House Rent Allowance and City Compensatory Allowance (if payable at both the centres) during joining time and journey period since he is paid halting allowance.

Clarifications:

- i. An officer should normally avail himself of joining time immediately on relief from his previous station. If for some time for compelling reasons it is not possible to do so, he should be permitted to avail of the same within next transfer.
- ii. While computing joining time, the day on which an officer is relieved from his old post, public holidays, Sundays, following the day of relief should be excluded and joining time will commence from the 1st working day after relief. The intervening public holidays / Sundays should not be excluded.
- iii. In cases where there is no change of residence consequent on transfer, the official would also not be entitled to joining time. OSR: 49(5)

JOINING TIME: EXTENSION

E-Circular No. : CDO/P&HRD-PM/19/2013 - 14 dated 16.07.2013

The joining time is to be availed any time before the next transfer and can not be carried forward. The official will be required to seek permission from the concerned controller in writing before availing the joining time at the material time. In the event the officer does not avail the joining time before the subsequent transfer, the joining time will lapse.

LODGING CHARGES :

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

Reimbursement of Hotel tariffs for stay in non-ITDC Hotels is permitted if accommodation in ITDC Hotels is not available, subject to the above ceilings, inclusive of taxes and service charges w.e.f. 20.10.1997. Officers, while on official visit to the places where Bank's Transit Houses are established, must necessarily stay in the Bank's Transit House unless accommodation is not available and the concerned Circle establishment, maintaining the Transit Houses advises them so.

HALTING ALLOWANCE (w.e.f. 1.11.2020)

Circular No. CDO/P&HRD-IR/67/2020 - 21 Date: Mon 21.12.2020

FOR BBSR CIRCLE METRO, MAJOR-A & AREA - I - NIL

Scales	Metro (Rs)	Major 'A' (Rs)	Area I (Rs)	Other Places (Rs)
Scale VI & above	2700	1950	1650	1425
Scale IV & V above	2250	1950	1650	1425
Scale I/II/III	1950	1650	1425	1200

Entitlement / eligibility for halting allowance:

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

General Guidelines for paying Halting Allowance SBIOSR 41(4):

- 1) Where the total period of absence is less than 8 hours, but more than 4 hours, halting allowance at one-half of the stipulated rates is payable.
- 2) Where free lodging is provided at the place of halt, 3/4th of the halting allowance is payable.
- 3) Where free boarding is provided at the place of halt, 1/2 of the halting allowance is payable.
- 4) Where free boarding and lodging are provided at the place of halt, 1/4th of the halting allowance is payable. Where, however, an officer claims boarding expenses on a declaration basis without production of bills for actual expenses incurred, and then he shall not be eligible for 1/4th of the halting allowance.
- 5) 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.
- 6) Irrespective of the mode of transportation officer should be permitted overall of only the actual journey period and he should attend the office on the same day in case he reaches at station in the morning/forenoon or say up to 2 p.m. (CC NO. CDO/PM/14 dated 08. 05. 02)

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

CONVEYANCE CHARGES

At large centres having more than one branch, officials permanently posted at one of the branches and temporarily deputed to another branch within the same municipal project area, any extra expenditure on conveyance over and above what is normally incurred for reaching the normal place of posting may be paid/reimbursed. (PER/71/81)

FOR THE JOURNEYS COMPLETED ON THE SAME DAY

CirDO/PER & HRD/PM/23 of 2016-2017 Dt. 19.05.2016

An officer who is deputed locally for more than 4 hours (including journey period) for visiting a place which is more than 15 kms away from office and 5 kms away from residence if he proceeds from office, or 15 kms away from residence and 5 kms away from office if he proceeds from residence, is eligible for reimbursement of out-of-pocket expenses incurred by him for journeys completed on the same day subject to a ceiling of half the halting allowance payable to him or Rs. 650/- per day whichever is lower.

OVERSEAS VISITS: HALTING ALLOWANCE MODE OF CALCULATION & PER DIEM RATES

Circular No. : CDO/P&HRD-PM/31/2016 - 17, Monday, June 06,2016.

- i. The proposals for foreign visits will continue to be approved by the Chairman.
- ii. The proposal, inter alia, should mention the number of "working days "for which the official is to be deputed. The number of days for which the Halting Allowance is to be paid should not exceed the number of days for which the visit has been approved plus actual transit period not exceeding 2 days. The actual transit period would require to be calculated as follows and HA should be claimed accordingly:
 - a. Up to 4 hours - Nil
 - b. 4 hours to 8 hours -Half day
 - c. Over 8 Hours - Full day

In cases where hospitality is limited to only free lodging, 60% of the eligible per diem allowances will be payable. The officer may draw an advance of only 60% of the eligible Halting Allowance.

In addition to per diem 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.

CENTRE CATEGORIZATION

LIST OF CENTRES IN BHUBANESWAR CIRCLE FOR CONVEYANCE

Centre Type Centre Name

Area - I

Area - II Bhubaneswar, Cuttack, Rourkela, Berhampur, Sambalpur, Balasore

Other Centres All other Centre

LIST OF CENTRES IN BHUBANESWAR CIRCLE FOR HALTING ALLOWANCE (OFFICERS)

Centre Type	Centre Name
1. Metro	NIL
2. Major-'A'	NIL
3. Area-I	NIL
4. Other Centres	All Other Centres

LIST OF CENTRES IN BHUBANESWAR CIRCLE FOR LEASED ACCOMMODATION PURPOSE

Centre Type	Centre Name
1. Metro	NIL
2. Major-'A'	
3. CATEGORY-'A'	Bhubaneswar, Berhampur, Sambalpur, Rourkela Chittrakonda, Gunupur, Jerpore, Koraput, Malkanagiri, Sunabeda, Rayagada, Nowrangpur, Kotpad, Umerkote, Kashipur
4. CATEGORY-'B'	Cuttack
5. CATEGORY-'C'	All other Centre

REVISION IN PAYMENT OF LOCAL TRANSPORTATION, LOADING & UNLOADING CHARGES ON ACCOUNT OF CHANGE RESIDENCE WITHIN SAME CENTRE (Note no. HR/2021-22/213 dated 02.09.2021)

- i. Local transportation: Rs.6.75 per KM per Tonne (irrespective of Centre type and Cadre of the officials) Maximum 12 tonne & 50 KM (To & Fro).
- ii. Loading & Unloading Charges:

	URBAN	S-URBAN	RURAL
JMGS & MMGS	9000	7500	4500
SMGS	12000	9000	6000

(Actual expenses to be reimbursed within the above ceiling)

REIMBURSEMENT OF CONVEYANCE EXPENSES

(Officers JMGS- I to SMGS- V, CDO/P&RD-PM/96/20-21 DT.26.03.2021)

At present, officials are reimbursed conveyance expenses as under:

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

The revised ceilings / process shall be as under:

- A. 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 quantity of petrol consumption cost (per ltr.) for the vehicle used by the official. In order to address the difference of cost of petrol in various locations across the country, it is decided to reimburse the cost of petrol on lumpsum amount basis instead of putting the cost of petrol/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 Personnel Management Department at Corporate Centre half yearly on 30th June and 31st December every year.

(I) Four wheelers / Cars:

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

(II) Two wheelers:

JMGS-I

to SMGS- V	Existing (ltr)	55	50	45
	Lumpsum Reimbursement (Rs.)	5335	4850	4365

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

iii) Four wheelers / cars:

Grade / Scale	Monthly Entitlement	Area I (Rs.)	Area II (Rs.)	Other centres (Rs.)
SMGS-V	Revised	3380	3080	2790
SMGS-IV	Revised	3230	2930	2640
MMGS-III	Revised	3080	2780	2490
MMGS-II	Revised	2430	2340	2030
JMGS-I	Revised	1630	1470	1320

(IV) Two wheelers:

JMGS-I to

SMGS-V	Revised	1630	1470	1320
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(5) 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
MMGS II	1520	1720
JMGS I	1140	1240

- i. Option for obtaining reimbursement on petrol/certificate basis may be exercised only once. However, option can be changed on (a) change of mode of vehicle or (b) change of residence or (c) change of place of posting.
- ii. Accumulation of permissible quota of petrol up to the end of each calendar quarter is permitted. Where an officer proceeds on long leave i.e., 14 days or more it will not be permissible to carry over the unavailed quota in respect of period of leave.

- iii. For diesel driven vehicles, entitlement will be for above quantity of diesel only.
- iv. All journey for official purpose made within a radius of 10 kms., are covered in the consolidated bill. However, for journey beyond 10 kms., no deduction need be made of first 10 kms.
- v. Joining time cannot be treated as on duty for the purpose of reimbursement of conveyance expenses.

LEAVE RULES

KINDS OF LEAVE

OSR:31(1)

1. Subject to the grant of leave by the Competent Authority, being determined by the exigencies of service, an officer shall be eligible for the following kinds of leave:
 - i) Casual leave
 - ii) Privilege leave
 - iii) Sick leave
 - iv) Study leave
 - v) Maternity leave
 - vi) Extraordinary leave on loss of pay
 - vii) Special casual leave and special leave
 - viii) Sabbatical leave
 - ix) Special Sick Leave
 - x) Paternity Leave
 - xi) Bereavement Leave

OSR:31(2)

2. Unless an officer is required or permitted to do so by the authority which granted his leave, an officer may not return to duty before the expiry of the period of leave granted to him.

OSR:31(3)

3. An officer proceeding on leave shall hand over charge of his post at the close of the last working day preceding the date on which he proceeds on leave. The last day of an officer's leave shall be the last working day preceding that upon which he reports his return to duty.

OSR:31(4)

4. When an officer on leave returns to duty he shall invariably report his return in writing to the authority empowered to grant him leave. Unless otherwise instructed, an officer on leave shall return to duty at the place from where he proceeded on leave.

SANCTIONING AUTHORITY

Leave as admissible under the leave rules shall be subject to sanction by the appropriate authority as detailed hereunder:

Sanctioning Authority for Privilege Leave, Sick Leave & Casual Leave:

- a) Officers working at branches (except Branch Manager) - Branch Manager
- b) Officers at branches under the direct control of DGM - Regional Manager
- c) Officers at LHO/ZO - Departmental Heads
- d) Departmental Heads at ZO/LHO - DGM/GM concerned
- e) P.O./T.O. -AGM (HR)

Sick Leave Sanctioning authority: Branch Manager/Divisional Manager/ Head of Department /Office. However, if the sick leave applied for is more than 60 days at a stretch, the authority to consider sanction of sick leave shall be the authority in hierarchy not below the rank of an AGM.

CASUAL LEAVE

OSR:32(1)

- i) An officer shall be eligible for casual leave on full emoluments for 12 working days in a year, provided that :
 - a) not more than four days' casual leave may be availed of at any one time.
 - b) an inspecting official on continuous mobile duty may avail casual leave without the ceiling of four days.
 - c) casual leave shall not be granted in combination with any other kind of leave.
 - d) the incumbents of certain posts as may be declared by the Managing Director from time to time having regard to the nature of duties performed by them, shall be deemed to be ineligible for casual leave. The balance of casual leave in their cases shall be converted to privilege leave and added to the next year's balance.
 - e) Casual leave not availed of in a particular year may be suffixed or prefixed to sick leave in the following three years. In case an officer does not avail himself of the unavailed casual leave in the following three years, it will automatically lapse. Unavailed casual leave will be on full pay and consequently it will be accounted for in a separate column in the leave records. A separate head "Unavailed Casual Leave" will have to be opened in the leave register. (PER&HRD 81 dt.17.1.1998)
 - f) The unavailed casual leave of an award staff employee, which has been credited to sick leave account and thus accumulated thereby stands protected on his promotion to supervisory cadre.

Accordingly, such sick leave will be shown as credit to the sick leave account of an employee on promotion and the sick leave so credited will be in addition to the sick leave to which the employee will be entitled to after his promotion in terms of his service rules.

Note

Although sick leave can be availed of only on production of a medical certificate, an officer suffering from a minor ailment might want to avail himself of the unavailed casual leave without production of a medical certificate. While sick leave can be availed of by utilizing the unavailed casual leave, the discretion to waive the medical certificate in such cases lies with the sanctioning authority. Such leave need not necessarily be prefixed or suffixed to sick leave and can be availed of independently.

i (a) 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, though 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.

i (b) i) The incumbents of the following posts are deemed to be ineligible for casual leave:

- a) Branch Managers
- b) Officers, including Managers of Divisions, entrusted with joint custody of currency chest, control documents, valuables, securities, etc.
- c) Cash Officers
- d) Supervising officials in charge of sub-offices.

ii) In the case of an officer who is ineligible for casual leave, the entire balance of casual leave should be credited to privilege leave account. An Officer who is holding a post in which he is ineligible for casual leave, and who is relieved before the end of the year to man a post where he would be eligible for casual leave, will be given the option of converting the pro-rate casual leave i.e one day per month, into privilege leave upto the period he was ineligible.

Alternatively, he will be permitted to enjoy the total period of casual leave during the remaining period of the year, subject to other conditions stipulated in regard to availing of casual leave.

The provision of carry forward of unavailed leave is effective from the year 1997.

- iii) An officer, who is holding a post where he is eligible for casual leave and is transferred before the end of the calendar year to a post where he would be ineligible for casual leave, will be permitted to convert his unavailed casual leave into privilege leave. It is clarified that the incumbents of the following post would be deemed to be eligible for casual leave.
 - a) Deputy General Managers at Main Branches.
 - b) Divisional Managers at Main Branch.
 - c) Branch Managers of Divisionalised branches having the post of Manager (Accounts).
 - d) Divisional Managers not holding custody of security documents, valuables or locker keys, etc.
- i (c) An officer will be eligible for 12 days' casual leave in the year of his retirement. Casual leave will not be restricted to one day for every month of service left in the year of retirement. (CDO/PM/16/CIR/32 Dt.06.08.2001)

PRIVILEGE LEAVE

OSR:33(1)

1. An officer shall be eligible for privilege leave computed at one day for every eleven days of service on duty, provided that at the commencement of service, no privilege leave may be availed of before completion of 11 months of service on duty. Provided that maximum period of privilege leave admissible to an officer at any one time shall be four calendar months.

Provided, further that a member of the Bank's staff promoted as an officer shall have such privilege leave as may be due to him at the time of promotion credited to him as privilege leave earned under this Rule.OSR:33(2)

2. An officer on privilege leave shall be entitled to full emoluments for the period of leave. OSR:33(3)
3. The period of privilege leave to which an officer is entitled at any time shall be the period which he has earned, less the period of leave availed of.

OSR:33 (5)

4. 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. Provided that applications for leave will be called for periodically at the time considered most convenient for the Bank to make necessary arrangements.

5. 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'.
6. Probationary Officers/Direct recruits in other specialist grades are not eligible for privilege leave before completion of 11 months of service.

ACCUMULATION OF PRIVILEGE LEAVE

(SBIOSR 33 (1 to 5))

e Circular No. CDO/P&HRD/IR/24/2015-16 dated 26.06.2015

On or from 01.06.2015 under rule 33(4) of SBIOSR, Privilege leave may be accumulated up to not more than 270 days except where leave has been refused. However, encashment of Privilege leave shall be restricted upto a maximum of 240 days.

Further in modification of Rule 33(5) of SBIOSR an officer to desiring to avail of 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.

- b. In case, the officer could not avail the portion of leave beyond 270 days and becomes due for retirement, he / she may be permitted to encash the Privilege Leave to a maximum of 240 days.
- c. There are no provisions to sanction of Privilege Leave on pro-rata basis to any staff during the calendar year.
- d. Probationary officers and other Specialist grades are not eligible for PL before completion of 11 months of Service.

Annual encashment of Privilege Leave:

From the calendar year 2020, Privilege Leave encashment shall be permitted at the rate of 5 days for each calendar year at the time of any festival of the employee's

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

UNAVAILED CASUAL LEAVE (SBIOSR 32 (2))

Casual leave not availed of in any year may be suffixed or prefixed to sick leave.

Casual leave not availed of in the year 2017 or in any subsequent years shall lapse in the following five years.

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.

SICK LEAVE (SBIOSR 34 (1 to 5))

- a) At the rate of 30 days (on half pay) for each completed year of service, maximum 18 months in entire service. Additional 3 months for service beyond 24 years @ one month per year.
- b) 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.
- c) Women officer employees can avail sick leave for the sickness of their children of 8 years and below subject to production of medical certificate.

STUDY LEAVE (SBIOSR 35)

CirDO/P&HRD/9 of 2002-03 dated 22.10.2002 and CirDO/HR/44 of 2007-08 dated 3.11.07

Only once in the entire service provided the officer has completed five years' service and has 5 years residual service left. Period of leave is two years to three years to be decided on the basis of the duration of the course as advised by the University / College / Institute.

50% of salary can be drawn during leave period remaining 50% on successful completion of study, subject to execution of bond to serve the bank for 5 years after return from study.

The bond amount for study leave granted to officers in terms of instructions contained in Circular No. CDO/P&HRD-CM/40 /2007-08 dated 23.10.2007 stands as under :

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

EXTRA ORDINARY LEAVE (SBIOSR 37 (1 -2))

(Cir.No. CirDO/HR/51 of 2008-09 dated 13.08.2008) :

May be sanctioned, when other leaves are not available, for absence on account of sick-ness of self or family, appearing in examinations, for prosecuting higher studies and other reasons beyond the control of the officer by undernoted authorities:

Respective AGM-180 days, GM-360 days, CGM-720 days, DMD & C.D.O. - condo-nation of leave 720 days Restoration of seniority on account of EOL can be done by CGM upto 180 days and by C.C. beyond that.

EOL will not count for pension, increment, seniority (unless restored as above).

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 there-after, 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.

MATERNITY LEAVE (w.e.f. 25.5.2015) (SBIOSR 36 (1 to 3))

1. a) Maternity leave, which shall be an substantive pay, shall be granted to a female officer for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.
- b) Within the overall period of 12 months, leave may also be granted in case of miscarriage /abortion/MTP.
- e) Within the overall period of 12 months, leave may also be granted in ease of hysterectomy upto a maximum of 60 days.
- d) Leave may also be granted once during service to a childless female officer legally adopting a child who is below one year of age for a maximum period of six months subject to the following terms and conditions

- 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 leave shall also be available to biological mother in cases where the child is born through surrogacy.
- iv) The leave shall be availed within overall entitlement of 12 months during the entire period of service.
2. Maximum eligibility during the entire service - 12 months. However, such leave for more than 180 days shall not be granted without sufficient reasons.
3. Maternity Leave may be combined with leave of any other kind unless provided otherwise.
4. Extraordinary leave on loss of pay for not more than 360 days as per OSR during the service may be granted. However, in very special circumstances such leave may be granted for 720 days.
5. ELOLP in continuation of maternity leave may be granted to female officers. Such leave will not count for pension. Increment and seniority will be affected.

ISSUES/ EXISTING INSTRUCTIONS: CLARIFICATIONS:

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

1. 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.

- b. 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

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

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

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

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

- (b) In case of miscarriage/MTP/abortion, maternity leave may be granted as a rule upto 6 weeks on the basis of medical certificate/advice of a competent medical practitioner, i.e. a qualified 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 gynecological 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)

PATERNITY LEAVE :-

With effect from 1.6.2015 Male officer employees with less than two surviving children shall be eligible for 15 days paternity leave during his wife's confinement.

This leave may be combined with any other kind of leave except casual leave. The leave shall be applied up to 15 days before or upto 6 months from the date of delivery of the child.

Clarification: Paternity Leave should be availed at a stretch and cannot be broken.

It has to be availed in one stretch, for each delivery. If not availed of within the period specified, such leave will lapse.

Holidays/Sundays coming in between should be included while counting the number of days availed. Male employees with less than two surviving children may avail Paternity Leave w.e.f. 01.06.2015 for 15 days during his wife's confinement.

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 up to 15 days before or up to 6 months from the date of delivery of the child.

Note: Paternity Leave as above shall be allowed to employees with up to two surviving children for legally adopting a child who is below one year of age

SPECIAL SICK LEAVE :-

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

Clarification: Special Sick Leave may be taken at a stretch, on one occasion only.

This is a new leave type and can be combined with any other type of leave(except Casual Leave).

Holidays/Sundays coming in between should be included while counting the number of days availed.

We further clarify that the number of days of special sick leave availed will be reckoned for the purpose of computation of eligibility of number of days of privilege leave.

BEREAVEMENT LEAVE

Circular No.: CDO/P^HRD-PM/75/2017 - 18 Date: Thu 28 Dec 2017

Bereavement Leave is a paid leave granted to an employee on loss of family member. This kind of leave allows employees to spend time with their families in their hour of crisis and grief. On death of an immediate relative an employee is required to make arrangements for and attend the funeral and other rituals. The employee also needs some time to cope with the loss of a family member.

3. The salient features of the "Bereavement Leave" would be as under:
 - I. The "Bereavement Leave" will be extended on the demise of a family member of the employee. For the purpose of the Bereavement Leave, the expression 'family' of an employee shall be limited to following members, irrespective of being dependent or not:
 - i. Spouse of the employee
 - ii. Children of the employee
 - iii. Parents of the employee and
 - iv. Parents-in-law of the employee
 - II. This leave is proposed to be for a maximum period of 'Seven Days' at each instance. Intervening holidays will form part of the Bereavement Leave.
 - III. The entire period of Bereavement Leave will have to be completed 'at a Single Instance' within a maximum period of Fifteen Days' from the date of demise of family member.
 - IV. The leave, if not taken within the stipulated period, will lapse. There will not be any provision for carry over or extension of leave beyond the period stipulated above.

- V. It will be available to all categories of Permanent Employees/ Officers/ Permanent Part Time Medical Officers. Employees on contract basis will also be covered.
- VI. Competent Authority to sanction Bereavement Leave will be same as that of granting Privilege Leave

6. 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.

7. 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.

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

(Cir. No. : P&HRD : 1250/2018 - 19, Circular No.: CDO/P&HRD-PM/63/ 2018-19, Date: Fri 14 Dec 2018

THE RIGHTS OF PERSONS WITH DISABILITIES ACT, 2016

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

- i. Employees with benchmark disabilities, may be granted up to maximum of four (4) days special casual leave during the year, for specific requirements relating to the disability of the employee only.
- ii. The leave shall be available to the employee at the beginning of the FY. The employees retiring during the year will also be eligible for the 4 days special leave.
- iii. This leave will be in addition to the other existing leaves as available in the Bank.
- iv. The leave shall not be granted in combination with any other kind of leave. Leave may be suffixed or prefixed to holidays.

- v. The leave, if not taken within the Financial Year will lapse. There will not be any provision for carry over or extension of leave beyond the year.
- vi. Competent Authority to sanction Leave will be same as that of granting Casual Leave.
- vii. Availing of such leave will not be treated as break in service for superannuation benefits, seniority or promotion.
- viii. The provisions will effective from the date of approval. As such, the employees with bench-mark disabilities will be eligible for the leave up to 4 days during the current FY also.
- ix. The leave will be as per the existing provisions 37A of the SBIOSR.

HOLIDAYS

With effect from 01.09.2015, the second and fourth Saturday of every month as a public holiday for banks in India. Other Saturdays of every month full working day.

CDO/P&HRD-PM/30/2021 - 22, Date: Tue 29 Jun 2021

REVIEW / REVISION OF 'VACATION POLICY' FOR FY. 2021-22

Please refer to e-Circular No. CDO/P&HRD-PM/93/2019-20 dated 30th March, 2020.

2. In this connection, the Central Board, in its meeting held on 21st June, 2021, has approved revision of 'Vacation Policy' for the FY 2021-22. The coverage of 'Vacation Policy' for FY 2021-22 shall be as under:
 - I. All staff members holding the Positions / Posts termed as 'Sensitive / Highly Sensitive' from vigilance point of view shall invariably be covered under the 'Vacation Policy'.
 - II. All staff members having access to various applications / soft-wares relating to Forex Transactions, Treasury Operations, Trade & Finance, having financial implications or sensitive in nature such as C-Sig (SWIFT), Murex, Mfx (Mercury), Exim Bills, Mbargo, Reuters, Stratus, Bloomberg System, Autobahn, NDS-OM, Barx, Forex360 shall mandatorily be covered under the Vacation Policy.
 - III. The 'Sensitive / Highly Sensitive' positions/posts are updated from time to time. A list of such 'Sensitive / Highly Sensitive' positions / posts was last circulated vide Circular No. CDO/P&HRD-PM/89/2020-21 dated 05th March, 2021.
3. 'Vacation Policy' shall be applicable to the officials posted at our domestic branches/offices whereas, the officials posted at our foreign branches/offices shall be governed by the 'Vacation Policy' mandated by Local Regulators.

SABBATICAL LEAVE TO LADY OFFICERS:

e Circular No. CDO/P&HRD-PM/54 of 2013 - 14 dated 09.12.2013

- i) 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.
- ii) The employee applying for leave should have put in a minimum of 5 years of service. Sabbatical leave before completion of 5 years of service may be sanctioned only in exceptional circumstances by the competent authority.
- iii) 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.
- iv) 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. Accordingly, it will be on loss of seniority and will not be counted for pension, promotion and other benefits. Her place of posting may also change at the time of rejoining.
- v) The women employees on sabbatical leave may be considered for promotion, provided they fulfill the eligibility criteria for the next promotion.
- vi) The woman employee shall not take up any employment/vocation/business/profession elsewhere during the period of sabbatical leave.
- vii) 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.

SABBATICAL LEAVE: CLARIFICATION

Circular No. : CDO/P&HRD-PM/69/2016 - 17, September 16,2016.

Please refer to our following circulars:

- i) Circular No. CDO/P&HRD-PM/54/2013-14 dated 09.12.2013 - advising the provisions for sanction of sabbatical leave to women employees of the Bank.
- ii) Circular No. CDO/P&HRD-PM/77/2013-14 dated 03.03.2014 - advising the provisions for sanction of sabbatical leave to single men employees (with children and/or aged parents).
- iii) Circular No. CDO/P&HRD-PM/88/2014-15 dated 16.03.2015 - introducing facility for continuation of Bank's Quarters/Leased accommodation and medical reimbursement during sabbatical leave period.

- iv) Circular No. CDO/P&HRD-PM/31/2015-16 dated 10.07. 2015 - extending the provisions for sanction of sabbatical leave to the differently abled employees and those having differently abled dependents.
 - v) Circular No. CDO/P&HRD-PM/72/2015-16 dated 03.12. 2015 - Clarification
2. In this connection, we are receiving more queries/ issues for clarification. The relative issues and clarification thereon are as under:

SL. ISSUES RAISED CLARIFICATION

- I. Whether Probationary Officers/ Trainee Officers in the Bank are eligible for Sabbatical Leave during their probation period?

They will be eligible for Sabbatical Leave only after their confirmation.

- II.a. Whether Sabbatical Leave already sanctioned can be cancelled?

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.

- b. 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.

COMPENSATORY LEAVE :

[STAFF 9 OF 9.8.200 1]

- 1. The officers are eligible for Compensatory Leave if they attend the office on Sundays/ Holidays. However these leaves should be availed with the prior permission of appropriate authority in the following week of such Sundays / Holidays.
- 2. It has now been decided that the officers at the Administrative Offices, when they work on Sundays / Holidays, in connection with computerizations of branches, be permitted to avail the compensatory off within a period of three months from the date of their working on Sundays / Holidays, instead of following week. However, in case, the officers are not in a position to utilise the compensatory off during the next three months due to administrative exigencies, the compensatory off will be credited to their Privilege Leave account.

RECALL FROM DUTY: (SBIOSR 39)

An Officer on leave may be recalled to duty by the Competent Authority whenever the Bank deems fit to do so, but if the officer is at that time out of station, he / she will be eligible to be paid to the actual expenses incurred by him / her and for the members

of his / her family, for coming back to the station, and if the officer and the members of his / her family go back to the same station from which he / she was called, for the return journey also.

SPECIAL LEAVE TO SPORTS PERSON

e Circular No. CDO/P&HRD-PM/75 of 2014 - 15 dated 31.01.2015

w.e.f. 16.01.2015, the facility of Special leave extended to the non-active sports person officiating as 'Manager of Team' and 'Judge' at sporting events / tournaments held at state / national / international level only. As is presently available to other non-active sportsperson officiating as coaches / umpires (referees/ selectors.)

SPECIAL LEAVE FOR PARTICIPATION IN PRIZE GIVING & AWARD FUNCTION

e Circular No. CDO/P&HRD-IR/70 of 2014 - 15 dated 12.01.2015

LEAVE TRAVEL / HOME TRAVEL CONCESSION

(Sl.No.: 1068/2018 - 19 , Circular No.: CDO/P&HRD-PM/52/2018 - 19, Date: Fri 2 Nov 2018)

REVISION/ UPDATION/ CLARIFICATIONS

2. The competent authority has approved to lay down following norms for calculating the Notional Monetary Entitlement for LTC/ HTC:

I. BENCH MARKING FARE / TARIFF SHEETS OF AIRLINES FOR FARES:

- i. The basis of calculation of the Notional Monetary Entitlement would be the Fare Sheets of the Airlines. Fare sheets as on 10th will be applicable for the month and up to 9th of the next month. Number of airlines would be limited to six for the purpose of taking into account the fare sheets. For the current FY, up to next amendments, fare sheets of Air India, Jet Airways, Air Vistara, IndiGo, Spice Jet and Go Air will be taken into consideration for the purpose of notional monetary entitlement. It may be reviewed from time to time on annual basis or as and when required. Fare sheets of the above airlines will be placed centrally at the Corporate Centre HR site (under PM & PPG) every month. The fare sheets available on our portal only would be referred to for deciding notional entitlement.
- ii. Notional monetary entitlement would be fixed as per the fare sheet applicable on the date of booking of tickets, after sanction of LTC/ HTC in HRMS. In case tickets have been booked for different legs of the journey on different dates, the date on which the first such ticket was booked would be considered as the applicable date.

II. CALCULATION OF NOTIONAL MONETARY ENTITLEMENT:

- i. Existing instructions for calculation of Notional Entitlement for LTC/ HTC, vide Circular No. CDO/P&HRD-PM/15/2011 - 12 dated 04th May 2011, as under, shall continue.

In respect of officers who are eligible for travel by air, their notional monetary entitlement may be determined by their entitled class by national carrier (i.e. Air India) by the shortest route. However, in sectors where the national carrier does not operate, the notional monetary entitlement in respect of eligible officers will be determined based on any other airline operative in that sector by their entitled class by the shortest route. In those cases where more than one airline other than national carrier are in operation, for the purpose of notional monetary entitlement in respect of eligible officers, higher of the fare by shortest and most direct route by entitled class may be taken.

- ii. Entitled class of fares for the purpose of notional entitlement for the eligible officers would be highest fare i.e. 'Y' class economy fare in case of Air India or highest economy fare in case of other airlines. For top executives in the grade of TEGSS-I & above, entitled class will be 'C' class in case of Air India or highest Business Class fare in case of other airlines.

In case of Air Vistara, executives in the grade of TEGS-VI & VII have been permitted to travel in Premium Economy, class currently available with AirVistara only. However, for the purpose of LTC/ HTC, in case of executives in the scale of VI & VII also, fares of highest economy fare (Economy flexi for Air Vistara) and not of Premium economy, should be taken into account.

- iii. The notional monetary entitlement would be by the shortest route by the entitled class. For the purpose of deciding such route, in case of travel by Air, total aerial distance between the airports, covered by the Airlines for the route, would be taken into account. In case no direct flights are available between the headquarter/ place of commencement and home town/ designated place, the total aerial distance on the shortest air route between the airports via connecting points by indirect flights of the Airlines, will be considered. In case of travel by Train or Road, distance by Train or Road would be taken into account. However, the reimbursement will be limited to the actual fare/ hire charges or the fare to his/ her hometown/ designated place, by the shortest route, by his/ her entitled class, whichever is lower.
- iv. In case of officials in the grade of TEGSS - I & II, for deciding on shortest route to reach designated place/ Home town, firstly available flights with their entitled class i.e. Business Class should be preferred, with shortest route. In case the flight to reach designated place/ Home town with the entitled class i.e. Business Class is available only for/ up to the part journey, the same will also be permissible on the shortest air route.

However, if airlines with the entitled class i.e. Business Class do not go to any destination/ home town or fare is not available in the fare sheet, highest fare available in the fare chart even if it is in the Economy Class, by the shortest route, would be taken into account.

- v. Sectors/ fares as available in the fare sheet would be considered for the definition of shortest and direct route for the purpose of calculation of national monetary entitlement i.e.
 - a. If single fare is available for any sector in the fare sheet, the same will be considered even if the flight is stopping/ taking halt in between or is operating via another airport.

(For an example, for sector 'A' to 'B', single/ direct fare is available in the fare sheet. However, the actual flight operates from 'A' to 'B' via 'C'. Here, the single fare available for sector 'A' to 'B' in the fare sheet will be taken into account.)

- b. In case for any designated place, Air India operates only in part or fare is available in the fare sheet only for part journey, but single fare is available in the fare sheet of other Airlines for the Sector, fares as available for the sector in the fare sheet of other airlines will be taken into account.

(For an example, from 'A' to 'B', Air India operates up to 'C', but fare for 'A' to 'B' is available in 'X' airline, fares of 'X' airline will be taken into account.)

III. OTHER ADMISSIBLE CHARGES FOR REIMBURSEMENT:

- i. Charges for Cancellations, Re-issuance, Re-validation, No-show etc., if any, incidental in nature for the journey during LTC, will also be reimbursable within the overall notional entitlement.
- ii. Goods & Service Tax (GST) would be reimbursed on actual basis over and above the notional entitlement.
- iii. Conveyance charges incurred for reaching airport/ railway station at the 'headquarter' and 'home town'/ 'designated place' i.e. both at the points of commencement and termination of the LTC/ HTC journey, by a shortest direct route, may be reimbursed on actual basis, over and above the notional entitlement.

3. GRANT OF ADVANCE FOR LTC/HTC:

- i. Advance against LTC/ HTC may be granted up to a maximum of four months prior to onward journey. Tickets for LTC/ HTC should be purchased within a period of 15 days of such advance. In case the concerned staff fails to do so, the whole advance should be recovered and interest at Clean OD rate may be recovered for the entire period. Further, fresh sanction should be obtained for availing advance again.
- ii. Bill/ claim for reimbursements, complete in all respects, should be submitted within a maximum period of one month of completing return journey under LTC/ HTC. In the event of his/ her not doing so, full recovery would be made from him/ her with interest at Clean OD rate for the delayed period.
- iii. All put together, the maximum period an advance for LTC/ HTC could remain outstanding in system, is six months. The concerned staff should plan his/ her LTC/ HTC and availing of advance accordingly.

- iv. In case where the advance against LTC is not settled within six months, hold would be placed on the employee's account for the corresponding amount for recovery of full advance.

4. AVAILING OF LTC/HTC BY FAMILY SEPARATELY:

The members of the family of an officer may be permitted to avail of Leave Travel Concession without the attendance of the officer. However, in terms of Rule 44(4) of SBIOSR, it is stipulated that the time gap between the commencements of the on ward journey or between the termination of return journey, by a member of the family and that of the officer should not more than 3 months, failing which the unavailed part will lapse.

In this connection, it has been approved that the permissible time gap of 3months may be extended to the 6 months in the existing provisions. The existing and revised provisions of the SBIOSR has been placed as 'Annexure-I'.

5. We are receiving references/ queries on following aspects of the LTC/ HTC policy, for which the clarifications are issued as under:

CLARIFICATIONS / MODIFICATIONS

I. LTC/ HTC entitlement 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. Encashment of leave while availing LTC/HTC:

The leave encashment block (four year) should be coterminous with the respective block of the LTC/ HTC.

As such, leave encashment for the unavailed / future LTC/ HTC block can not be availed while availing the extended / previous block of LTC/ HTC.

III. Availment of LTC after retirement: Advance for the LTC/ HTC:

Wherever, officer has taken advance for LTC, he/ she has to submit bills / claim within a maximum period of one month of completing return journey under LTC/ HTC. Maximum period an advance could remain outstanding is Six months. Failing this, the advance would be adjusted from the amount of the special term deposit receipt (STDR) kept in the name of officer with lien in Bank's name for the purpose.

IV. Availing LTC/ HTC by family separately/ only:

Entitlement/ Reimbursement of travelling expenses for LTC/ HTC will only be admissible on completion of return journey i.e. journey to the headquarters or to place of commencement of the onward journey.

In cases the onward journey and/ or the return journey of the LTC/ HTC is performed separately by the officer and his family member/s, the notional entitlement of the official, from the headquarter to the home town / designated place, would be the notional entitlement for the family members also. They will, however, be reimbursed with the actual fares/ hire charges incurred or the fare to the designated place by the shortest route by the entitled class, whichever is lower.

Part availment and part encashment of the same LTC block by Officer for himself / herself and his / her family members is not permissible.

V. Longer/ Circuitous/ Convenient Route /Traveling Abroad:

An officer may reach the designated place and/ or return to the headquarters / to place of commencement of the onward journey by a longer / circuitous route or may travel throughout or partly in a higher or lower class, or in a taxi. He will, however, be reimbursed with the actual fares/ hire charges incurred by him or the fare to the designated place by the shortest route by the entitled class, whichever is lower.

VI. LTC/ HTC - Extension of Block Period:

The biennial block is carried over to next biennial block. Within the block, the HTC and/ or LTC may be availed of in terms of extant instructions.

Provision to surrender and encash his/her LTC (other than travel to place of domicile) shall also be available incase of Extended LTC block.

VII. In case the distance between the headquarter and home town/ designated place is up to 500 km & places are not directly connected by air or single/ direct fare for the sector is not available in the fare sheet of airlines, the notional monetary entitlement will be by car/ train in entitled class by the shortest route.

6. The modifications will be effective for the LTC/ HTC sanctioned from the 10th November 2018 onwards.

e Circular No. CDO/P&HRD-PM/21 of 2015 - 16 dated 17.06.2015

LEAVE TRAVEL / LEAVE FARE CONCESSION (w.e.f.1.6.2015)

a) During each block of 4 years, an officer shall be eligible for leave travel concession for travel to his/her place of domicile once in each block of two years. Alternatively,

he/she 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.

- b) Alternatively, an Officer, by exercising an option anytime during a 4 year block or two year block as the case may be, surrender and encash his/her LTC (other than travel to place of domicile) upon which he/she shall be entitled to receive an amount equivalent to the eligible fare for the class of travel by train to which he/she is entitled upto a distance of 4500 kms (one way) for officers in JMG Scale -I and MMG Scale II & III and 5500 kms (one way) for officers in SMG Scale -IV and above. (For children 5 to 12 years half of the adult fare will be payable.
- c) An officer opting to encash his/her LTC shall prefer the claim for himself/herself and his/ her family members only once during the block/term in which such encashment is availed of. The facility of encashment of Privilege Leave, while availing of Leave Fare Concession is also available while encashing the facility of LTC.
- d) 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 transfer and other terms and condition subject to which the Leave Travel Concession may availed of by an officer, shall be as decided by the Board from time to time. Provide that w.e.f. 1st May 2010 an Officer in JMGS-I while availing LTC will be entitled to travel by air in the lowest fare economic class by which case the reimbursement will be the actual fare or the applicable to AC is class fare by train for the distance traveled whichever is less. The same rules shall apply when an officer MMGS - II and MMGS III while availing LTC where the distance is less than 1000 kms.
- e) 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 transfer and other terms and condition subject to which the Leave Travel Concession may be availed of by an officer, shall be as decided by the Board from time to time.

ENTITLED CLASS:

JMGS-I: 1st class or AC-II class sleeper by train. w.e.f. 1st May 2010, an Officer in JMGS-1 may travel by air in the (Lowest fare economy class in which case the reimbursement will be the actual fare or A/C 1st class fare by train for the distance traveled whichever is less while availing LTC)

MMGS -II & MMGS-III: 1st class or AC-II class sleeper by train. By air (economy class) if & the distance to be travelled is more than 1000 kms. From 1st May,2010, If it is less than 1000 Kms., the lowest air fare in economy class

or A/C 1st class fare by train for the distance travelled whichever is less while availing LTC.

SMGS-IV to TEGS AC- 1st class by train or by air (Economy Class)

MISCELLANEOUS

- a) An officer may also travel by his own car with prior permission and will be reimbursed at 9.00/- per km. (>1000CC) and 7.00/- per km. (<1000CC) for travel on duty upto the place of domicile/designated place, subject to a maximum of the train fare by the entitled class by shortest route.
- B) The Branch Managers, while sanctioning leave for LFC, may also permit the officials working in their Branches to hire car/taxi (Non AC) or use one's own car when on LFC. However, the above facilities for Branch Managers themselves will continue to be granted by the respective controller of the Branches. For officers working in administrative offices, such leave facilities may be sanctioned by a controller not below the rank of Asst. General Manager.
- c) The time gap between the commencement of onward journey or termination of return journey by a member of the family and that of the officer should not be more than 3 months in the same block. Local sightseeing tours within the municipal limits of the designated place are not reimbursable.
- d) Conveyance charges incurred for reaching airport/railway station and the place of residence, both at the points of commencement and termination of the journey, including conveyance charges at connecting points between the transport terminuses, may be reimbursed on actual basis.
- e) All conveyance expenses incurred in various connection points for temporary halts are also reimbursable within admissible limit.
- f) The concession may be availed by an officer, by availing any kind of leave including Casual Leave.
- g) Pony / Pithu / Doli Palki charges are also payable.
- h) Local sightseeing tours within the municipal limits of the designated place are not reimbursable even though the total cost may not exceed the permissible limit of expenditure.
- i) Central Points: While undertaking in a longer / circuitous route, an officer may break his journey at one or more points and visit one or more places nearby touching the same point more than once. However, the headquarters or the designated place cannot be touched more than once because as soon as one

reaches the designated place / place of domicile / head quarter, the journey is terminated and can not be revived.

- j) Surcharge / Reservation charges / Super-fast charges / Service charges: Booking of reservation through an agent / travel agency is reimbursable in addition to the entitlement of fare.

CARRY FORWARD/EXTENSION OF LTC BLOCK.

e Circular No. CDO/P&HRD-PM/64 of 2014 - 15 dated 23.12.2014

Modified Provisions Rule 44 (5) - Leave Travel Concession "Where an officer is not able to avail himself of the leave travel concession during a particular two year block, the concession will be carried forward subject to a maximum of two concessions outstanding at any one time." Incidentally, the above provision for doing away with the requirement of approval of competent authority will not be applicable where extension of LTC/HTC block is required beyond the date of superannuation from the Bank's service and permission will need to be obtained as per the guidelines contained in our e-Circular No CDO/P&HRD-PM/47/2010-11 dated 27.10.2010.

The extended LTC/HTC has to be availed first and then usual LTC/HTC due during current block can be availed of.

CALCULATION OF BLOCK

Cir : PER 28 of 31.08.1996

- i. The four year period for encashment facility in respect of officers, who were in service as on 1.10.1979 will commence from 1.1.1982.
- ii. In respect of officers appointed / promoted after 1.10.1979 the first four year period will commence from respective date of appointment (who are in service in clerical cadre as on 1.10.1979).

Where an officer is not able to avail himself of the leave travel concession during a particular two year block, the concession will be carried forward subject to a maximum of two concessions outstanding at any one time SBIOSR 44(s)

LEAVE ENCASHMENT

SBI OSR 44(6)

While availing LTC/HTC, an officer can surrender and encash his Privilege Leave up to a maximum one month. All the emoluments including notional H.R.A. (when he is in leased quarter) payable during the month for which the availment of the leave travel commences shall be admissible. One month can be surrendered at a time or alternatively, the officer may whilst travelling in one block of two years to his home town and in other

block to any place in India, encash privileged leave with a maximum of 15 days in each block or 30 days in one block. (For calculation of encashment 4500 KM. one way in A/c II tire fair, the amount to be reckoned for Income Tax purpose)

Note : The actual HRA paid to an officer should be taken into account, when the officer is paid HRA on capital cost basis. (CDO)/P&HRD/5/99-2000)

HOME TRAVEL CONCESSION & LEAVE TRAVEL CONCESSION CARRY OVER OF LEAVE ENCASHMENT BLOCK-CLARIFICATION

Circular No. : CDO/P&HRD-PM/94/2015 - 16, February 09, 2016.

- I. Where there is a carryover of LTC/ HTC block during service period of an officer, subject to stipulation of maximum of two encashment blocks outstanding at any one time, the privilege leave encashment block, if due, may also be carried over along with the respective LTC/ HTC block period and no separate permission will be required for the purpose.
- II. However, in cases where carryover of LTC/ HTC has been permitted beyond date of superannuation, the existing instructions vide CircularNo. : CDO/P&HRD-PM/25/2008 - 09, dated 06th June, 2008, shall continue to be applicable reading "since the privilege leave in the account of any officer is either encashed or lapsed on retirement, there is no question of grant of leave encashment with the facility of leave travel concession after retirement", even if permission is granted by the competent authority to carry forward of LTC/ HTC beyond retirement.

ADVANCE FOR LTC -

(PER / 88 / 1980 OF 23.7.80)

Actual both side shortest route fares in entitled class for all members can be taken as advance before 1 month of travel. However if advance is required earlier than 30 days, the officer should undertake to produce evidence to sanctioning authority within 7 days of availing of this advance, that the amount has been utilised for booking tickets.

Those officers eligible for Air Travel (Official or LFC etc) are required to book Air Tickets from the following 2 agencies only. Service charges Rs. 350/- may be paid.

- (i) Orissa Tourism Development Corporation Ltd., Bhubaneswar, Ph. : 2432594, 9338217131 (M)
- (ii) Balmer Lawrie & Co. Ltd., Bhubaneswar, Ph. : 2536178 / 2536154

GENERAL

- I. Wherever direct booking by train is not available by shortest route the fares for booking any other convenient route could be reimbursable even though bit costly (PER 141/1983)
- II. Journey by officers and his family members may be performed separately both ways. Such separate journey must be completed within a span of 3 months falling which the unavailed part will stand lapsed (PER/217/1983)
- III. In case of both the spouse working in different Bank/SBI for purpose of HTC/LTC the guidelines contained in PER 113 of 1983 be referred to.
- IV. Salary falling due during the leave period while availing LTC may be paid in advance before the officer proceeds on LTC (PER/39 of 1981)

AIR TRAVEL CONCESSIONARY BILLING

Officers on official duty / LFC are permitted to travel by air with Indian Airlines to avail concessionary billing. Purchase of ticket may be done by incorporating the codes as noted below

Indian Airlines : B 028 Jet Airlines : SBI

LTC./HTC TRAVEL BY STEAMER

e Circular No. CDO/P&HRD/IR/24/2015-16 dated 26.06.2015

Entitlement by Steamer - Delux Cabin

TRAVEL THROUGH A FOREIGN LAND

Refer - e Circular No. CDO/P&HRD-PM/07 of 2014 - 15 dated 15.04.2014, PM/8/2014-15 dated 21.4.2014, PM/10/2014-15 dated 09.05.2014, PM/57/2014-15 dated 10.11.2014, PM/86/2014-15 dated 03.03.2015, PM/90/2014-15 dated 26.03.2015

AVAILMENT OF LTC WHERE FAMILY IS NOT RESIDING WITH THE OFFICER

- a) An Officer can claim LTC for members of his family, if they do not ordinarily reside with him at the place of work, for travel from the place of domicile to the place of his work and return with the Officer and vice versa.
- b) In the case of an Officer, who may have to keep his children outside the place of his posting for their education (because of lack of facilities), the expenses incurred on account of the children will be reimbursed in terms of his eligibility from his

place of posting to the designated place for LTC or the actual amount spent by the children whichever is lower, subject to the usual terms and conditions.

RECALL FROM LEAVE TAKEN FOR AVAILMENT OF LTC

When an officer is recalled from leave taken by him for availment of LTC, he will be reimbursed with the traveling expenses for himself as well as for his family members, if they had accompanied him to and from the place where he was spending his leave. He will also be allowed to carry forward the LTC, the utilization of which was interrupted on account of recall from leave.

TRAVEL BY HELICOPTER SERVICE

Where an Officer travels by helicopter service between Jammu and Vaishnav Devi he may be reimbursed eligible train fare for the actual distance between the two places.

REIMBURSEMENT CHARGES ON ACCOUNT OF CHILDREN STUDENT CONCESSION FACILITIES

The Railways, Indian Airlines and State Transport Authorities extend student concession facilities. In such cases, even if an Officer travels with his family beyond the designated place/place of domicile, reimbursement will be made in full in respect of his children provided the concessionary fares enjoyed by them do not exceed the normal fares they would have to pay for travelling to the designated place.

REIMBURSEMENT IN CASES OF CHILDREN BELOW 5 YEARS

Where an Officer is entitled to travel by train only and his family consists of a child aged below 5, if the journey is undertaken by air/bus/steamer, the entitlement for the child will be half the national adult rail fare by the entitled class, or the actual expenses incurred on other modes of transport such as air/bus/steamer, whichever is less.

WHERE BOTH WIFE AND HUSBAND ARE EMPLOYEES OF THE BANK

- a. They are individually entitled to their own LTC/HTC. However, taken together, they will not be eligible for the concession more than once in the relative period.
- b. If they avail LTC/HTC together, the concession will be admissible on the scale admissible to either of them and not both.
- c. If each spouse prefers to avail of LTC, in his/her own right, for reimbursement purpose the children would be taken as dependents of either the husband or the wife and not both.
- d. In cases where the wife avails LTC/HTC in her own right, she can include her children (if not done so by the husband) and also her parents, provided they

reside with her and either separately or together are not in receipt of monthly income exceeding 12000/- p.m. subject to the following condition;

1. The female officer must be the only earning member of the family.
2. If other members are earning but they are married daughters, the Bank may permit inclusion of parents as dependents.

In case where the parents live separately but the Bank is satisfied that they are still dependent on the Female Officer, they may be included as dependents. If the LTC / HTC is availed through travel agents, payments should be made through a/c payee cheques / drafts / RTGS / NEFT / INB / Credit Card. Reimbursement shall not be made, if the payments is made by any other means even if money receipts are produced.

EXEMPTION FROM INCOME TAX:

e Circular No. CDO/P&HRD-PM/90 of 2014 - 15 dated 26.03.2015

Officer who avail LFC by Air by the shortest route to the place of destination on or after 1.10.1997 need not pay Income Tax for the difference in amounts between the Air and First Class Train fare.

The revised instructions to deduct fare is stayed by the Hon. High Court of Madras and income tax will not be deducted till the interim stay is in force.

DEFINITION OF FAMILY:

Circular No.: CDO/P&HRD-IR/67/2020 - 21, Date: 21.12.2020

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 12,000/- p.m. If the income of one of the parents exceeds 12,000/- p.m. or the aggregate income of both the parents exceeds 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.

AVAILMENT OF LTC AFTER RETIREMENT AMENDMENT TO RULE 44 OF SBIOSR 1992

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 may be permitted to be carried forward for four months beyond retirement and the retiree Service Conditions of SBI Officers may be allowed to avail of the facility within that period as per the existing rules and entitled class relating to the serving officers of the Bank. The facility of HTC can be availed if the officer intends to settle down at a place different from his place of domicile only on submitting a declaration in this regard. Further, two months carry forward of LTC/ HTC (i.e not more than 6 months under any circumstances) can be permitted only in certain deserving cases by the competent Authority. However, where both LTC and HTC are due, only one of the facility will be carry forward beyond retirement. The facility will not be applicable for Officers on whom Rule 19(3) of SBIOSR 1992 has been invoked and also for those who retired under voluntary retirement.

AVAILMENT OF LTC/HTC AFTER RETIREMENT MODIFICATION IN GUIDELINES: Rule 44 (6) and 44 (7) of SBIOSR:-

Circular No. : CDO/P&HRD-PM/33/2016 - 17 ,June 14,2016.

- I. The officer, after retirement but within the period he/ she has been allowed carry forward of LTC, may surrender and encash his/her LTC (other than travel to place of domicile i.e. the officer will not be eligible to surrender and encash HTC) upon which he/she shall be entitled to receive an amount equivalent to the eligible fare for the class of travel by train to which he/she is entitled up to a distance of 4500 kms (one way) for officers in JMG-Scale-I and MMG - Scale II & III and 5500 kms (one way) for officers in SMG- Scale IV & above. An officer opting to encash his/ her LTC shall prefer the claim for himself/ herself and his/ her family members.

Rule 44(6)-STATE BANK OF INDIA OFFICERS' SERVICE RULES, 1992
(CDO/P&HRD-PM/112/2017 - 18, Date: Wed 28 Mar 2018)

Once in every 4 years when an officer avails of leave travel concession, he may be permitted to surrender and encash his privilege leave not exceeding one month at a time. Alternatively, he may whilst travelling in one block of two years to his home town and in other block to any place in India, be permitted encashment of privilege leave with a maximum of 15 days in each block or 30 days in one block. For the purpose of leave. Encashment, all the emoluments payable for the month during which the availment of the Leave Travel Concession commences shall be admissible.

Where there is a carryover of LTC/ HTC block during service period of an officer, subject to stipulation of maximum of two encashment blocks outstanding at any one time, the privilege leave encashment block, if due, may also be carried over along with the respective LTC/ HTC block period and no separate permission will be required for the purpose.

Provided further that facility of Leave encashment with leave travel concession may be extended to the officers, in case extension in LTC/ HTC beyond retirement has been granted by the competent authority, subject to officer giving undertaking to proceed on/ encash the LTC/ HTC within the extended period or refund the gross amount of leave encashment including the TDS component.

Provided that an officer at his option shall be permitted to encash one day's additional privilege leave for donation to the Prime Minister's Relief Fund subject to his giving a letter to the Bank to that effect and authorizing the Bank to remit the amount to the Fund Permanent Address/ Place of Settlement after Retirement:

OFFICERS UNDER SUSPENSION:

Apart from Subsistence Allowance, such officers are entitled to medical reimbursement. Housing loan entitlement depends upon merits of each case. They are not entitled for other things like LTC / HTC / Annual / CAIIB increments / Closing Allowance / Bonus during the period of suspension. But scholarship can be given to suspended employees. In case the suspension period of the official is treated as on duty, he is eligible for all benefits accrued for that period. If the leave due exceeds the permissible ceiling, the official may be asked to avail the excess leave together with LTC / HTC falling due for the suspension period within a reasonable time of say two months.

Circular No.: CDO/P&HRD-PM/62/2018 - 19, Date: Wed 12 Dec 2018

NEW BGL ACCOUNT ' ADVANCE FOR LTC/ HTC'

Please refer to our Circular No. CDO/P&HRD-PM/52/2018-19 dated 2nd November 2018.

MEDICAL BENEFITS

DEFINITIONS

OSR:24(1)

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

Note: It has been decided to empanel as "Authorised Doctor" one reputed/ qualified/ registered medical practitioner each in the Ayurvedic/ Homoeopathic/ Unani System of medicine at LHO and each Zonal Office. The Bank medical officers, in case of doubt can take the assistance of authorized doctor in the particular discipline.

(i) "Doctor" means any qualified registered medical practitioner;

(ii) "Eligible parents and children" shall mean the legitimate parents and children of the officer who ordinarily reside with and are wholly dependent on him and shall include legally adopted parents or children;

2. Definition of Family:

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

- 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.12000/- 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, any two of the dependent parents/ parents-in-law shall be covered.

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

Clarifications

Children who receive scholarships, etc.

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

- (a) Merit/Merit-cum-loan scholarships and scholarships based on social status e.g. backward caste/economically backward class scholarship, etc. shall not be treated as income; and
- (b) Fellowship payments in professional and other courses, internship / article ship / apprenticeship payments and receipts from investments (movable/immovable and actionable claims) in the name of the children shall be treated as income.

Parents of married lady officers

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

- i. If the parents ordinarily reside with the officer.
- ii. If, however, the officer establishes to the satisfaction of Bank that not with standing the fact that her parents are living separately from her, they are still dependent on her, the Bank may reimburse such claims on the merits of each case.
- iii. The lady officer should be the only earning member of the family : (if there are other members earning, but are married daughters, the Bank may consider on merits, the claim of the officer for inclusion of her parents).

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

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

Officers whose spouse is engaged in business

In case of an officer whose spouse is engaged in a business and is not entitled for reimbursement of medical expenses for the treatment taken for self/ children from any other source, he/she would be eligible for reimbursement of 100% of such medical expenses.

Where husband is officer and wife an award employee

Where the husband is an officer and wife is an award employee, the wife may avail herself of medical facilities as allowed to award employees and the expenses incurred by her, in excess of the amount to which she is entitled to as an award employee, may be claimed by the husband under his service rules, i.e., at 100% of the balance.

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

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

Centres where no authorised doctor has been appointed

At centres where the Bank is established and where an authorised doctor has not yet been appointed, Branch Managers should take steps to finalise the arrangement and till such time, claim received from the members of the supervising staff for payment without the necessary certificate from the authorised doctor may be entertained provided the sanctioning authority is fully satisfied with the reasonableness of the claims.

VISITING AND CONSULTING CHARGES

OSR:24(4)

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

CONSULTATION WITH SPECIALISTS

OSR:24(5)

Consultation with specialists, wherever considered essential by the attending doctor, may be allowed both in the case of the officer and his family. Ordinarily, such consultations should take place in the consulting room of the specialist, but in exceptional circumstances, where the attending doctor certifies in writing that the removal of a patient to a hospital or to the consulting room of a specialist was dangerous or injurious to life, consultation or treatment at the residence may be allowed. Except in emergent cases and where prior consultation with the authorised doctor for any reason is not possible, all consultations with specialists will be subject to the prior approval of the authorised doctor.

HOSPITALISATION

OSR:24(6)

- (i) Except in emergent cases, and where prior consultation with the authorised doctor for any reason is not possible, an officer or his family may, with the prior approval of the authorised doctor, be admitted for treatment in a private hospital or nursing home. In the former case, the authorised doctor should be informed of the full particulars of the case as soon as possible, after the patient has been admitted. The hospital expenses, nursing home fees and the expenses in connection with surgical treatment may be reimbursed to a reasonable extent, depending upon the nature of treatment / surgery, area / place of treatment / surgery and the grade / scale of the officer, as provided in the circulars / guidelines issued by the Bank from time to time.
- (ii) The stay at a hotel cannot be equated to the stay at the hospital and hence the lodging expenses cannot be reimbursed treating it as hospitalization expenses. (CO/ADM/29177 dt. 08.08.1990)

Diet charges not reimbursable

- i. Charges for 'Board' or 'Diet' in the nursing home/hospital are not reimbursable by the Bank. In case the diet charges are not shown separately in the hospital bill, 20% of the room rent charges should be deducted, while paying the claim of the officer subject to what is stated below. CO LETTER PA:CIR:81 17.05.86
- ii. The deduction of 20% of bed charges need not be made if one or more of the following criteria is/are fulfilled :
 - a) If the hospital authorities certify that the bed charges do not include diet charges.
 - b) If the hospital authorities certify that the bed charges would have been the same irrespective of whether the patient had taken the diet or not.

- c) If the hospital authorities certify that the diet was not supplied to the patient.

ENGAGEMENT OF NURSES

OSR:24(7)

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

MEDICAL EXPENSES OF KIDNEY DONORS

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

Circular No.: CDO/P&HRD-PM/50/2017 - 18, Date: Tue 17 Oct 2017

STAFF: SUPERVISING: TREATMENT IN PLACES OTHER THAN HEADQUARTERS CHANGES IN SBIOSR, 1992

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

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

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

The instruction contained in the circular will come into effect, immediately.

- i. An officer shall be entitled for reimbursement under these provisions only if treatment is received at his headquarters. However, an officer who falls ill at a station other than his headquarters, while on tour or during leave, shall be eligible for the benefit in respect of treatment at the station where he falls ill. ii. Benefits in respect of members of the family shall also be admissible only if the treatment is received at the headquarters of the officer. However, if a member of the family of the officer falls ill at a station other than the headquarters of the officer, during a casual visit, the benefits shall be available in respect of treatment taken at that station where the member of the family falls ill. Such outstation treatment shall not be admissible if the member of the family normally resides at that station.

- ii. In the case of an officer transferred to a new headquarters and whose family remains at the old headquarters, the benefits shall be available in respect of treatment of the members of the family at the old headquarters, provided the family continues to reside at the old headquarters for good and sufficient reasons. If the family members of an officer stay away from him, at some other place, for some convincing reasons like lack of educational facilities, etc., the benefit of reimbursement may be permitted.
- iii. In respect of children who are prosecuting whole time studies in recognised educational institutions at a station in India, other than the headquarters of the officer, benefits in respect of treatment availed of at that station shall be admissible.

The Central Board of the Bank in its meeting dated 10.11.2017 has revised and increased the eligibility of dependent family members of both employees and officers for medical reimbursement from 75% to 100%. The revised guideline shall be effective for all medical expenses incurred on or after 10.11.2017 (Cir. CDO/P&HRD/58/2017-18, dated 10.11.2017)

Circular No.: CDO/P&HRDIR/111/2017 18, Date: Fri 23 Mar 2018

BANK'S MEDICAL REIMBURSEMENT SCHEME: ADDITIONS OF DISEASES / FACILITIES (w.e.f 01.04.2018)

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.

STAFF: SUPERVISING: STANDARDISATION OF MEDICAL CHARGES: REVISED with effect from 15/02/2021

Circular Letter No. Cir DO/HR/10/2020-21 Date: 23/03/2021

Refer to LHO Circular letter no. CirDO/HR/01 of 2018-19 dated 13/04/2018.

Bhubaneswar, Berhampur, Sambalpur, Cuttack and Rourkela have been categorized as 'A' centres and the rate have been stipulated accordingly. These charges are applicable in respect of treatment taken in Hospitals/ Nursing Homes/ Clinics which are not empaneled with the Bank. The enclosed list (Annexure-I) contains schedule of various medical charges such as consultation, visit charges to residence, bed/room

charges, charges for operation/ surgery and dental treatment etc. which are reimbursable by the Bank to the officers of Bhubaneswar Circle. These charges are required to be verified for their reasonableness by the Bank's Medical Officer / Authorized Doctor in terms of Rule 24(3) of SBI Officers Service Rule before being put up to the sanctioning authority for payment.

3. Further, please refer to Para-6 of e-Circular No.CDO/P&HRD-IR/58 /2017-18 dated 10.11.2017, which states that the medical expenses incurred in an empaneled hospital under post-treatment payment facility, backed by a credit letter issued by the appropriate authority will be reimbursed fully (i.e. 100% for self and family members). However, the standardized bed charges as per the Grades of the Officer stipulated by the Circle are applicable in respect of treatment taken in empaneled hospitals also. Other charges negotiated by the Circle with the hospitals will be reimbursed in actual. In other words, for treatment taken in eligible bed, the other charges linked to that bed shall be reimbursed only, even if it is empaneled. The standardized rates of medical charges are effective from 09/04/2018.

3. EXECUTIVE HEALTH CHECK UP :

E-circular No.CDO/P&HRD/IR/88/2018-19 dated 15.02.2019

Executive Health Check- up facility is available to all officers of MMGS-II (more than 35 years and above).

Officer may be permitted to undergo health checkup under the scheme of the place/centre convenient to him / her even if such centre is located outside the jurisdiction of his / her controlling Zonal Officer / Circle. However no special leave and also no travelling expenses shall be sanctioned for the purpose to the officer.

Empaneled Hospitals : (1) Appolo Hospital, BBSR (2) Kalinga Hospital, Bhubaneswar, (3) Care Hospital Bhubaneswar.

4. INCENTIVE FOR FAMILY PLANNING UNDER SMALL FAMILY NORMS : (PER 101/1982)

- Should have 1/2 children
- Husband should be within 50 years of age and wife 20 to 45 years
- Family planning operation should be undertaken either in Govt. hospital or Private Nursing Home/Doctors authorised by Government. (PER/244/1983)

**Competent Authority -
(Staff/144/1984)**

Branches	Respective AGMs.
Main Branches	DGM of Branch

**DECENTRALISATION OF ADMINISTRATIVE POWER FOR
ACCORDING IN PRINCIPLES APPROVAL FOR MEDICAL IMPLANTS**

Letter No. : CDO/PM/BM/17/SPL/1752 Dated 16.12.2014

Nature of Implant	Amount
Knee Replacement	Upto Rs. 1.00 lakh per Knee
Hip Replacement	Up to Rs. 1.20 lakh per Hip
Pace Maker	1. Single Chamber up to Rs. 1.00Up Lakh
	2. Dual compatible up to Rs. 1.70 Lakhs
	3. MRI compatible Dual Champer Upto Rs. 1.70 Lakhs
	4. ICD Single Chamber up to Rs. 4.50 Lakhs
	5. ICD Dual Chamberup to Rs. 6.00 Lakhs
	6. Combo Device up to Rs. 9.00 Lakhs
Artificial Limb	Up to Rs. 2.50 lakhs per Hand / Leg (serious accident)
Supportive plating in Joints	Up to Rs. 30,000/- per joint (Serious accident)
Insulin Pump	Up to Rs. 50,000/-
Medicated Stent	Up to Rs. 1.00 lakh per Stent
Non-medicated Stent	Up to Rs. 40,000/- per Stent
Cochlear Implant	Up to 5,38,000/- for only one implant
Any other Implant	Up to Rs. 25,000/- in each case.

The cost of above implants shall be reimbursed up to 100% for self and family, based on the actual amount incurred or up to the bench mark ceiling stipulated thereof as above, whichever is lower.

The authority to grant administrative clearance to reimbursement cost of the above nature of implants, subject to the benchmark / maximum ceiling stipulated as above, has been delegated to General Manager.

(Network) of the Cirle. Such administrative clearance / approval will be accorded based on the recommendations of the Bank Medical Officer.

In respect of all other implants, excluding those mentioned above, the matter shall continue to be referred to Corporate Centre, as hitherto, for prior administrative approval / sanction.

The cost of Bio-degradable stent incurred, will be reimbursed up to the present benchmark ceiling of Rs. 1.00 lakh per stent stipulated in respect of Medicated Stent.

APPROVED HOSPITAL LIST AS PER POST TREATMENT FACILITIES

LIST OF EMPANELLED HOSPITAL OF BHUBANESWAR CIRCLE		
SL NO	NAME & ADDRESS OF THE HOSPITAL	FACILITIES AVAILABLE FOR TREATMENT OF
1	APPOLLO HOSPITALS, Sainik School Road, Unit-15, Bhubaneswar-751005, Ph. 0674-6661016/1066, FAX-6660408, Contact Person : Sukumar Das, Mobile:8599000253	Supervising Staff / Award Staff(23 specified serious diseases)/ Members of REMBS
2	KALINGA HOSPITALS, Chandrasekharapur, Bhubaneswar-751022, Ph.0674-2300570, FAX-2300711/237, Contact Person : G.Sudharani , Mobile : 9938695475	Supervising Staff / Award Staff(23 specified serious diseases)/ Members of REMBS
3	CARE HOSPITALS, Plot No.-324, Unit No.-42, Prachi Enclave Chandrasekharapur, Bhubaneswar, Ph. 0674-3021999/ 292 , Contact Person : SOURYA RANJAN MOHANTY, Mobile : 7077720405	Supervising Staff / Award Staff(23 specified serious diseases)/ Members of REMBS
4	DR. AGRAWAL'S EYE HOSPITAL, BBC Tower, Link Road Square, Cuttack-753010 , Ph.0671-2342288/3288, FAX-2342288, Contact Person : Bikash Chandra Lenka, Mobile : 7894450768	Supervising Staff
5	KALINGA INSTITUTE OF MEDICAL SCIENCE HOSPITAL(KIIMS), Kushabhadra Campus (KIIT Campus-5), Patia, Bhubaneswar-751024, Contact Person : Indrajit Banerjee, Mobile : 9883338350	Supervising Staff / Award Staff(23 specified serious diseases)/ Members of REMBS
6	SPARSH HOSPITAL & CRITICAL CARE, A/ 407, Sahid Nagar, Bhubaneswar-751007, Ph. 0674-250183/188/189 FAX-0674-2546860	Supervising Staff / Award Staff(23 specified serious diseases)/ Members of REMBS

7	AMRI HOSPITAL, Plot No. 1, Besides Satya Sai Enclave, Khandagiri, Bhubaneswar-751030, Ph.0674-6666600, FAX-0674-6666789, Contact Person : Abhijit Das, Mobile : 9078896204	Supervising Staff / Award Staff(23 specified serious diseases)/ Members of REMBS
8	SHANTI MEMORIAL HOSPITAL, Pattnaik Colony, Thoria Sahi, Cuttack-753001, Ph. 0671-2415250, FAX : 0671-2414550 ,Contact Person : Sudipta Samal, Mobile : 7682829915	Supervising Staff / Award Staff(23 specified serious diseases)/ Members of REMBS
9	SHREE HOSPITAL ,Lewis Road, Bhubaneswar-751014 Ph. 0674-2431126, FAX-0674-243116 Contact Person : Debasish Sahoo , Mob : 9437521166	Supervising Staff / Award Staff(23 specified serious diseases)/ Members of REMBS
10	HEMLATA HOSPITAL ,NALCO Square, Bhubaneswar-751023 ,Ph. 0674-2301423, FAX : 0674-2302333 Contact Person : Sanjay Kumar Prusty Mobile :9937569226	Supervising Staff / Award Staff(23 specified serious diseases)/ Members of REMBS
11	VIKASH MULTISPECIALITY HOSPITAL, AH-46, BARAHGUDA Canal Chowk, BARGARH-768040, Contact Person : Shivashish Mishra,Mobile :9040007663, Debadutta Birtia , M No. 7504387012	Supervising Staff / Award Staff(23 specified serious diseases)
12	M/S ASG EYE HOSPITAL, Plot No.493/1629, Ist floor, Sriya Talkies Road, Bhubaneswar, Contact person: Arabinda Jena, MNo.7992533535, e-mail. bhubaneswar@asgeyehospital.com asgbns.mkt@gmail.com	Supervising Staff

EMPANELLED DIAGNOSTIC CENTRES BHUBANESWAR CIRCLE

1. NIDAN DIAGNOSTIC & RESEARCH CENTRE, BBSR
2. GENX DIAGNOSTICS, BBSR 3. ACCURATE DIAGNOSTICS , BBSR
4. M/S ASHOK DIAGNOSTIC CENTRE , BBSR
5. M/SAPEX NEURO SCAN RESEARCH & DIAGNOSTIC PVT.LTD., CUTTACK
6. M/S DAPS DIAGNOSTICS, PANITANKI CHOWK, SAMBALPUR
7. NIDAN DIAGNOSTIC & RESEARCH CENTRE, BERHAMPUR

COVID RELATED CIRCULARS

Circular No.: CDO/P&HRD-PM/27/2021 - 22, Date: Fri 18 Jun 2021

COVID - 19 SPECIAL SUPPORT SCHEME - 2020: REVIEW OF EXISTING PROVISIONS

Please refer to our Circular No. CDO/P&HRD-PM/27/2020-21 dated 17.07.2020 and Circular No. CDO/P&HRD-PM/100/2020-21 dated 31.03.2021 on the captioned matter.

Revised time frame for lodging Claim: Within 3 months from testing Covid Positive in case of non-hospitalisation / within 3 months from date of discharge in case of hospitalisation.

Circular No.: CDO/P&HRD-IR/19/2021 - 22

IMPACT OF COVID-19 PANDEMIC (SECOND WAVE): AVAILMENT OF STAFF LOAN FACILITY POST RETIREMENT: EXTENSION OF TIME PERIOD UPTO 31st MARCH 2022

FOR EMPLOYEES RETIRING DURING APRIL 2021 TO FEBRUARY 2022

Please refer to our e-Circular No. CDO/P&HRD-IR/39/2020-21 dated 03.10.2020 and eCircular No. CDO/P&HRD-IR/76/2020-21 dated 11.01.2021 in respect of the captioned subject.

It has been decided by the competent authority to provide extension of time period for availment of Staff Loan facility for employees who have retired or are retiring during April 2021 to February 2022 as under: -

Sr.

1. Individual Housing Loan :Upto 31.03.2022 Repayment upto 75 years of age (without any change).
2. Car Loan : Upto 31.03.2022 Repayment upto 60 months from the date of retirement (without any change).
3. Education Loan : Up to 31.03.2022 As applicable to the Scheme.

All other terms and conditions applicable to the respective Staff Loan Schemes will remain unchanged.

The retiring employee shall inform the respective controlling authority about their intention to avail Staff Loan as per their eligibility, post retirement as above and obtain permission for the same

Circular No.: CDO/P&HRD-PM/20/2021 - 22 ,Date: Thu 27 May 2021

COMPASSIONATE APPOINTMENT / PAYMENT OF EX GRATIA /

**COMPENSATION TO BANK EMPLOYEES IN THE EVENT OF DEATH/
DISABILITY / SERIOUS INJURY WHILE ON DUTY :EASE OF PROCESS DUE
TO COVID-19**

Please refer to the e-Circulars No. CDO/P&HRD-PM/92/2020-21 dated 30.03.2020, CDO/P&HRD-PM/33/2020-21 dated 04.09.2020 and CDO/P&HRD-PM/90/2020-21 dated 16.03.2021 respectively on the captioned matter.

2. The competent authority has approved following relaxations as regards processing of application for Compassionate Appointment / Payment of ex- gratia / Compensation in the event of death due to COVID-19; -
 - (i) Requirement of Death Certificate of the deceased employee issued by the competent government authority may not be insisted upon for the processing of Claim / Application. Death Certificate / Treatment summary confirming the death, issued by Hospital authorities may be considered as a proof of death.
 - (ii) An undertaking by the dependents of the deceased employee supported by witness of two Bank's officers having S.S. No., in case of death at home (Non-hospitalization), may be treated as a proof of death. (Undertaking format is placed as Annexure-I)
3. In case of Compassionate Appointment, the Death Certificate issued by the competent government authority shall be submitted at the time of joining the Bank and if it is not possible due to any valid reason, the appointment will be treated as provisional.
4. However, the above relaxations shall not be considered as waiver for "Submission of Death Certificate issued by the competent government authority" and the same shall be submitted by the dependents of the deceased employees within 6 months from the date of death. The above relaxations shall remain in force up to 30.09.2021.

Circular No.: CDO/P&HRD-PM/100/2020 - 21, Date: Wed 31 Mar 2021

**COVID - 19 SPECIAL SUPPORT SCHEME - 2020 : EXTENSION OF
VALIDITY PERIOD UPTO 30.09.2021**

Please refer to our Circular No. CDO/ P&HRD-PM/27/ 2020-21 dated 17.07.2020 on the captioned matter.

2. The competent authority has extended the validity period of the "Special Support Scheme - 2020" up to 30th September, 2021.

Circular No.: CDO/P&HRD-PM/27/2020 - 21, Date: Fri 17 Jul 2020

COVID-19 SPECIAL SUPPORT SCHEME-2020

Banking being essential services, our employees have been attending offices / branches regularly to provide uninterrupted service to our esteemed customers. Despite taking required precautions many employees have tested COVID positive and there have been cases of unfortunate deaths.

With a view to provide support to our dedicated work force who are committed to provide banking facilities across the country, amidst severe challenges and risks, our Bank has taken several initiatives such as Extending Insurance Coverage, Additional Monetary Benefits, Tie-up with Hospitals/Hotels etc.

2. Treatment of Covid-19 includes hospitalization /quarantine and post discharge management and it requires more than ordinary care involving various expenses. To meet these expenses, a need has been felt to introduce a compensation package for our staff members who get infected by COVID-19.
3. In view of the above and to ensure our employees' wellbeing, the competent authority has accorded its approval to introduce "Special Support Scheme-2020" for all employees of the Bank. Details of the Scheme are as under:

Special Support Scheme- 2020

Purpose To provide financial support to the victims of Novel Corina Virus (COVID-19) for taking care of related expenses.

Eligibility Staff members who have tested COVID-19 POSITIVE

(All employees of the Bank including part-time and contractual)Periodicity One time only

Mode of Payment On certificate basis through HRMS only (under Medical reimbursement)

Copy of COVID-19 test report from a Government/reputed hospital or laboratory is required.

Payable Amount One-time lump- sum payment of Rs. 20000/- Scheme Validity Up to 31 March, 2021

Tax Subject to income tax as applicable.

4. The scheme will be effective from 01.04.2020.

Circular No.: CDO/P^HRD-PPFG/34/2020 - 21, Date: Thu 10 Sep 2020

SBI HEALTH CARE (RETIRED EMPLOYEES' MEDICAL BENEFIT SCHEME)

MODIFICATIONS PROPOSED IN THE SCHEME

INCLUSION OF COVID-19 & OTHER RELEVANT DISEASES UNDER HOSPITALIZATION

3. Inclusion of COVID-19 & other relevant diseases :
4. Reimbursement upto Rs.25,000/- as Hospitalization Expenses for treatment of COVID-19 :

Accordingly, it has been decided to allow expenditure upto Rs. 25,000/- from the overall residual balance under Hospitalization for Home Treatment of COVID-19 to members of SBI Health Care. Under the new arrangement, COVID affected members / spouses / disabled children (if any) will be allowed to take any package from a Hospital for the treatment of COVID-19 or they will be eligible to take personalized treatment for COVID19 from a reputed medical practitioner while remaining at home. Under this dispensation, following items related to treatment of COVID-19 shall be covered upto Rs. 25,000/- on reimbursement basis, if prescribed by the treating medical practitioner:

- (i) Diagnostic tests undergone at home or at a diagnostic centre
- (ii) Medicines prescribed in writing
- (iii) Consultation charges of the medical practitioner (separate receipt)

Claim for the above items will be supported by valid documents and will be a part of the claim. Reimbursement of claims of COVID-19 will be accepted from the date of on set of the pandemic i.e. from March 2020 onwards.

5. e-ABs REMBS

It has been decided to implement provisions as detailed in Para 4 above for the members of e-AB REMBS also.

CDO/P&HRD-PPFG/16/2021 - 22, dated 19th May 2021

MEDICLAIM POLICY FOR SBI RETIREES: 'SBI HEALTH ASSIST' (POLICY 'B')

INTRODUCTION OF 'ADDITIONAL SUPER TOP-UP' COVER TO MEET INCREASED HOSPITALIZATION COSTS

In reference to the renewal of 'SBI Health Assist' Group Medi-claim Policy for SBI retirees, which has come into effect from 16th January, 2021; it has been observed that Sum Insured under the 'SBI Health Assist' Policy is becoming inadequate in the wake of increased medical inflation and spiralling cost of COVID treatment.

In this backdrop, SBI General Insurance Co. Ltd. has agreed to provide Additional Super Top-up covers for members of the policy, the details of which can be referred in the circular

Circular No.: CDO/P&HRD-IR/98/2020 - 21, Date: Fri 26 Mar 2021

COVID-19 PANDEMIC: RECOGNITION OF BANKERS' SERVICES

The Parliamentary Standing Committee on Home Affairs on Management of COVID-19 Pandemic and related issues, has recognised this yeoman service of all the Banking personnel and recorded its appreciation in its 229th Report observing as under:

"The Committee notes and appreciates the efforts and pain taken by the Banking Sector for providing uninterrupted and seamless Banking facilities during the COVID-19 outbreak and consequent lockdown. In their sincere efforts to provide continuous service, many of the Bank Officials also lost their valuable life. The Committee, therefore, places on record the good work done by the Banking Sector right from the beginning of the COVID-19 Pandemic and observes that they are also recognised as COVID-19 warriors".

4. The recognition of Bankers' services as "COVID Warriors" by the Parliamentary Standing Committee was also placed before the Central Board of the Bank wherein the Directors have appreciated the services rendered by all the Staff members in the difficult times

CDO/P&HRD-PM/5/2021 - 22, Date: Mon 12 Apr 2021

MODIFICATION IN "SCHEME-I" FOR PAYMENT OF COMPENSATION TO BANK EMPLOYEES IN THE EVENT OF DEATH / DISABILITY / SERIOUS INJURY WHILE ON DUTY, DEATH DUE TO COVID-19 DISEASE : EXTENSION OF VALIDITY PERIOD UPTO 30.09.2021

Please refer to e- Circular No. CDO/ P&HRD-PM/92/ 2020-21 dated 30th March, 2020 on the captioned matter.

2. In this connection, the Executive Committee of the Central Board, in its meeting held on 06th April, 2021, has approved the extension of validity period of the "Cash compensation of Rs. 20 lacs to the dependants of deceased permanent employees expired due to COVID-19 disease" upto 30th September, 2021.
3. All other instructions in this regard shall remain unchanged.

Circular No.: CDO/P&HRD-PM/6/2021 - 22, Date: Fri 16 Apr 2021

RETENTION OF BANK'S ACCOMMODATION FOR SERVING / RETIRED EMPLOYEES / OFFICERS UPTO JULY-2021 DUE TO RISING COVID CASES

On account of rising Covid-19 cases in Maharashtra and latest Covid guidelines issued by Govt. of Maharashtra in this regard, it has been decided by the competent

authority for retention of Bank's accommodation/ leased accommodation for serving / retired employees / officers as under:

"In all such cases where the retention period of Bank's accommodation and leased accommodation as well as Bank's flat / quarter / chummery accommodation, is ending from March to May 2021, permission may be granted for retention for a period up to July, 2021 for the officials who are retired /transferred from / to the State of Maharashtra.

Circular No.: CDO/P&HRD-IR/17/2021 - 22, Date: Wed 19 May 2021

COVID AFFECTED EMPLOYEES

TREATMENT OF PERIOD OF ABSENCE: SPECIAL COVID LEAVE FOR 14 DAYS: CLARIFICATION

Please refer to e-Circular No. CDO/P&HRD-IR/ 94 /2020-21 dated 19.03.2021 regarding treatment of period of absence of Covid affected employees. In this regard, we clarify as under:

- I. Special Covid Leave is to be granted to ALL Covid affected employees irrespective of the balance in their leave account.
- II. This facility is to be granted whenever an employee is tested Covid positive.
2. All other terms & conditions remain the same.

Circular No.: CDO/P&HRD-PM/46/2021 – 22, Date: Tue 7 Sep 2021

DEATH DUE TO COVID-19 DISEASE:INCLUSION OF POST-COVID DEATH CASES UNDER:

- (I) THE SCHEME OF CASH COMPENSATION TO BANK EMPLOYEES IN THEEVENT OF DEATH/DISABILITY/SERIOUS INJURY WHILE ON DUTY**
- (II) REVISED SCHEME OF COMPASSIONATE APPOINTMENT**

It has been decided to bring the following modifications in the captioned scheme:

? 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".

? 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.

? Six months period will be considered from the date of last Positive RTPCR/ RAT/ TRUNETT reports.

CDO/P&HRD-PM/45/2021 – 22, Date: Sat 4 Sep 2021

COVID19 MEASURES

EXTENSION OF LTC/HTC BLOCK PERIOD, LEAVE ENCASHMENT AND ADVANCE UNDER LTC/HTC

a. All LTC/ HTC block periods ending during March 2020 to December 2021, whether it is original block or extended block or availing of LTC/HTC by self / family members separately where one leg has been completed and second leg is yet to start within stipulated time, for serving as well as retired employees, will be automatically extended up to 31st December, 2021;

SUPERANNUATION BENEFITS & EXTENSION IN SERVICE & RETIREMENT/MEDICAL BENEFITS TO RETIRED EMPLOYEES

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 of age.
- 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 - DGM (B & O)
(Cir DO/HR/110/2008-09 dt.21.10.2008)
- Officers in Scale IV & V - General Manager of the Network concerned.

RETIREMENT

An officer shall retire from the service of the Bank on attaining the age of fifty eight years or upon the completion of thirty years' service or thirty years' pensionable service whichever occurs first. Provided further that the competent authority may, at its discretion, extend the period of service of an officer who has attained 58 years of age or completed 30 years of service/pensionable service upto his attaining the age of 60 years. In such cases where the extension of service granted by the competent authority, the officer shall retire on the last working day of the month in which he completes 60 years of age. Provided that the officer whose date of birth is 1st of the month, he shall retire on the last working day of the preceding month.

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.

SUPERANNUATION BENEFITS
ENCASHMENT OF LEAVE (Vide Cir.Per/HR/80/2001-02) (SBIOR-38 Amended)

Eligible for encashment of leave upto a maximum of 240 days against available leave balance on the date of retirement. IT exemption is presently available upto Rs.3 lacs.

CDO P&HRD/42 of 2001-02 dated 30.6.2011 where an officer as resigned / resigns on or after 01.04.2001 after giving due notice, he may be paid a sum equivalent to the emoluments in respect of privilege leave to the extent of half of such leave to his credit on the date of cessation of service subject to maximum of 120 days and C.C. letter No. CDO/PM/16/2030 dated 15.11.2006 if an officer takes voluntary retirement i.e. who has completed 20 yrs. of service or 20 yrs. of pensionable service in terms of proviso 4 of Rule 19(1) of SBIOSR 1992 and pension is sanctioned to him then leave encashment will be paid to him on retirement upto full amount of leave to his credit or 240 days which ever is lower.

PROVIDENT FUND

Eligible for refund of balance in his/her Provident Fund account as on the date of retirement. In case, 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.

GRATUITY

An employee who is eligible for pension and has put in a minimum of 5 years service is eligible for payment of gratuity. Gratuity is payable under the Payment of Gratuity Act, 1977. 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. 20.00 lakhs of those employees who have retired on or after the 29th March, 2018 (as per Payment of Gratuity (Amendment) Act, 2018. For the purpose of Gratuity, wages include the following.

- i) For Award Staff: Basic Pay + Personal Allowance + Acting Allowance + Fixed Personal Allowance + Professional Qualifications Allowances + D.A.
- ii) For Officers: Basic Pay + D.A. + FPA + PQA

Formula :
$$\frac{\text{Wages} \times 15 \times \text{No. of completed years of service}}{26}$$

26

SERVICE GRATUITY

For an employee who is not eligible for pension and who has put in a minimum 10 years of service, service gratuity is payable as per the service rules on retirement, resignation, etc. It will be @ one month's pay for each completed year of service subject to a maximum of 15 months pay + further additional gratuity @ 1 1/2 month's pay for each completed year of service beyond 30 years of service. (Pay means basic pay plus PQP and increment component of FPP).

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 @ 1/2 month's pay for each completed year of service beyond 30 years + further additional gratuity @ 1/4 month's pay for each completed year of service between 16th and 30th year subject to a minimum of Rs.10,000/- and a maximum of Rs.20.00 lakhs (w.e.f. 29.03.2018)
- iii) Higher of statutory gratuity / service gratuity will be paid.

Circular No.: CDO/P^HRD-PPFG/29/2021 - 22, Date: Mon 28 Jun 2021

STATE BANK OF INDIA EMPLOYEES' PENSION FUND REGULATIONS: REVISION IN PENSION OF ELIGIBLE MEMBERS OF THE FUND WHO RETIRED / RETIRING ON OR AFTER 01.11.2017 & REVISION IN FAMILY PENSION IN RESPECT OF ELIGIBLE MEMBERS OF THE FUND WHO RETIRED / RETIRING ON OR AFTER 01.11.2017

The details of revision in pension and effective dates are set out as under:-

(i) Amount of Basic Pension:-

The maximum amount of basic pension for members of the Fund eligible for pension, who retired/ retiring while in service or otherwise cease to be in employment on or after 01.11.2017, shall be computed as under:

- a. Where the average of monthly substantive salary drawn during the last twelve months' pensionable service is up to Rs. 80,450/- p.m. (the maximum pay scale of JMGS) at 50% of the average of monthly substantive salary drawn during the last twelve months' pensionable service plus 1/2 of Professional Qualification Pay

(PQP) plus ½ of increment component of Fixed Personal Pay (FPP), wherever applicable (pro-rata in the case of parttime employees).

- b. Where the average of monthly substantive salary drawn during the last twelve months' pensionable service is above Rs. 80,450/- p.m. (the maximum pay scale of JMGSJ).

at 40% of the average of monthly substantive salary drawn during the last twelve months' pensionable service subject to minimum of Rs.40,225/- 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 retiring on or after 1st November, 2017, dearness relief on pension shall be payable at the same rate as is applicable in the industry i.e. dearness relief shall be payable for every rise or be recoverable for every fall (on half-yearly basis), as the case may be, of every 4 points over 6352 points in the quarterly average of All India Consumer Price Index for Industrial Workers series 1960=100 at 0.07 per cent of the basic pension.

(iii) Commutation of Pension: -

- a) The commutation of pension on revised pension be allowed with effect from 01.11.2017.
- b) The pensioners (retired on or after 01.11.2017) 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 01.11.2017 salary scales) and partly revised pay (effective from 01.11.2017) consequent to last salary revision w.e.f. 01.11.2017. 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 2017, the actual Pay drawn by the officer under 11th Bipartite Settlement; and

- b. For the period falling prior to 1st November, 2017, the actual Pay drawn by the employee plus Dearness Allowance at the rate of 47.8 percent thereon will be notionally reckoned as Pay for the purpose.
3. Further, revision in family pension in respect of eligible members of the Fund, who retired/retiring on or after 01.11.2017 is to be carried out, as under:

(i) Amount of monthly family pension:-

In respect of employees (other than part time employees) who retired/ retiring from service on or after 01.11.2017, the ordinary rate of pension shall be on following basis: -

Scale of pay per month Amount of monthly family pension

Upto Rs. 15,880/- 30 percent of the 'pay' shall be the basic family pension.

The Basic family pension shall not be less than Rs.3,985/- per month.

Rs.15,881/- to Rs.31,760/- 20 percent of the 'pay' shall be the basic family pension. The Basic and additional family pension shall not be less than Rs.4,900/- per month.

Above Rs.31,760/- 15 percent of the 'pay' shall be the basic family pension. The Basic and additional family pension shall not be less than Rs.6,365/- per month and shall not be more than Rs.13,280/- per month.

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

(ii) Amount of Dearness Relief:-

The revision in family pension needs to be revised with merger of Dearness Relief (6352 points).

(iii) Minimum Pension:-

Further, the Minimum Pension Payable in respect of part-time employees who retired/ retiring on or after 01.11.2017 would be as under:-

- i. Rs 1,335/- p.m. in respect of part-time employees drawing scale wages,
- ii. Rs 2,000/- p.m. in respect of part time employees drawing ½ scale of wages, and
- iii. Rs 3,000/- p.m. in respect of part-time employees drawing ¾ scale wages.

- (iii) A letter of undertaking (Annexure-I) will be taken from the pensioners as well as from family member(s)/ nominee(s) to enable the bank to make adjustments to Pension Fund, if any, at a later date. The pensioner/ family pensioner may also submit a scanned copy of the letter of undertaking through email to the PPG Department at Local Head Offices without visiting the branch.4. PPG Department of all Local Head Offices should calculate the revised pension/ family pension and dearness relief thereon along with differential commutation wherever applicable, in all eligible cases and send their recommendations to P&PM Department, Corporate Centre for approval of individual cases by the Trustees.

Circular No.: CDO/P^HRD-PPFG/22/2021 - 22, Date: Sat 29 May 2021

REVISION OF FAMILY PENSION SCHEME IN RESPECT OF EMPLOYEES RETIRED/ RETIRE ON OR AFTER 01.11.2017 OF ERSTWHILE ASSOCIATE BANKS

11TH BIPARTITE SETTLEMENT WITH EFFECT FROM 01.11.2017

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

- i) If death occurs after 1 year of pensionable service:
- ii) If death occurs after retirement but before expiry of 5 years:
 - a) For the balance period till the employee would have completed 5 years after retirement, full pension that the officer was drawing immediately before his death.
 - b) If the wife has predeceased the pensioner, to children in the order of dates of birth. Son till he attains age of 25 years or is gainfully employed. To daughter, till she attains age of 25 years or is gain fully employed or married whichever occurs first.

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 and 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.

Minimum Pension: Part-time Employees Retired after 01.11.2012

(CDO/ P&HRD-PM/77/2015-16 dated 21.12.2015)

Drawing 1/3 scale wages, Rs. 932/- p.m.

Drawing 1/2 scale wages, Rs. 1397/- p.m.

Drawing 3/4 scale wages, Rs. 2096/- p.m.

PAYMENT OF FAMILY PENSION PROVISION FOR PAYMENT OF 'FAMILY PENSION' TO PARENTS FOR LIFE:

CDO/P&HRD-PM/87/2014 - 15 DATED

4/3/2015

The eligibility for family pension will be as per the following sequence:

- 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 of 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.

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.

- 2. In this connection, other terms and conditions regarding eligibility criteria, Rules of Conduct, definition of family etc. remain unchanged.

New Pension Scheme (w.e.f. 01.08.2010)

DEFINED CONTRIBUTION PENSION SCHEME / NEW PENSION SCHEME FOR ALL NEWLY RECRUITED EMPLOYEES (OFFICERS/EMPLOYEES) APPOINTMENT OF SERVING EMPLOYEES AS PROBATIONARY OFFICERS/APPOINTMENT OF SERVING OFFICERS IN HIGHER GRADE IN THE BANK.

(Cir.No. CDO/P&HRD-PM/67 of 2010-11 dated 02.02.2011), CDO/P^HRD-PPFG/23/ 2017 - 18,Date : Friday 16th June 2017.

All categories of officers who join/joined the Bank in permanent scale (including part-time), on or after 1st August 2010, shall be offered the benefits of Defined contribution Pension Scheme (DCPS) / New Pension Scheme (NPS) in lieu of existing defined benefit pension scheme, subject to terms and conditions as stipulated by the Bank.

INCLUSION OF SPECIAL PAY IN THE MANDATORY CONTRIBUTION UNDER NATIONAL PENSION SYSTEM (NPS)

The ECCB has approved inclusion of 10 % of Employees' mandatory contribution in Tier I of NPS at the rate of 10% of Basic Pay and special Pay plus Dearness Allowance on such pay. Accordingly, Bank will make matching contribution as per the extant guidelines. Deductions in HRMS in this regard will start from salary of June 2017.

BENEFITS ADMISSIBLE UNDER NORMAL RETIREMENT AND VOLUNTARY RETIREMENT (After attaining 58 years of age & 30 years of service)

e- Circular No. : CDO/P&HRD-PM/58/2015 -16: Dated - 07.10.2015, CDO/P&HRD-PM/12/2017 -18: Dated - 05.05.2017 (with updated informations)

1. **Provident Fund** Eligible for the balance (Member's Contribution + Bank's Contributions) at credit in the fund.
2. **Gratuity Payment:** Eligible subject to a ceiling of Rs. 20.00 lac,
3. **Pension:** Eligible under SBI Employees' Pension Fund Regulations (SBIEPFR).
4. **Commutation of Pension :** Eligible for commutation of pension @ upto 1/3rd of their Basic Pension.
5. **Family Pension :** Eligible as per SBIEPFR.
6. **SBI Retired Employees' Medical Benefit Scheme (REMBS) :** Available to all officers.

7. **Encashment of Leave :**Upto maximum 240 days against available leave balance on the date of retirement.
8. **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)
9. **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.
10. **Furniture:** If the date of purchase of furniture is more than five years- Ownership will be transferred without any recovery. If it is less than 5 year old - depreciated value based on the actual age of furniture / fixture will be recovered.
11. **Mobile Handset:** To be retained without any cost
12. **Laptop & I-Pad :** Can be retained without any cost.
13. **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

14. **I-Pad to TEGS-VI and above:** Can be retained at no cost on retirement on superannuation.
15. **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.

16. **Concession Interest Rate :** On deposits as applicable to staff members. On advances on securities as applicable to staff members.
17. **Continuance of Staff Housing Loan after retirement:** Repayment of Staff Housing Loan may be continued till completion of 75 Years of age.
18. **Presentation of Memento:** (Not Applicable to those who retired voluntarily or retire compulsorily)

Grade	Amount
JMGS - I	10,000
MMGS - II	11,250/-
MMGS - III	14,000/-
SMGS - IV	22,500/-
SMGS - V	23,500/-

19. **Holiday Home and Bank's Guest House/ Transit House /Visiting Officers' Flat :** The benefit can be availed after retirement.
20. **Transition to Retirement Programme for retiring Officers of applicable grades and their spouses:** 3 days sensitisation programme to enable the officers to self-introspect and plan for the momentous change in their lives on demitting office to ensure a smooth and enjoyable transition in post-retirement life.
21. **Appointment in Bank's Joint venture/subsidiaries**
Permitted under applicable Regulation of SBI Employees Pension Fund Regulations.
22. **Engagement in the Bank on contract basis:** Permitted as per the provision of scheme in place.
23. **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.
24. **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.)

25. **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.

26. **Canteen Facilities:** Pensioners can avail Canteen Facility, wherever it is available at the Bank's Offices.

27. **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. Thereafter, the user will have to send the request through email for the creation of email-ID under thistle domain.

Scheme for Extending Miscellaneous Benefits/ Facilities to Employees/ Officers on Voluntary Retirement

1. Scope of the Scheme: The scheme is applicable for the limited purpose of extending the miscellaneous benefits to the employees opting for voluntary retirement under the provisions of Service/Conduct Rules. All the permanent employees of the Bank in officer and clerical cadre will be covered under the Scheme.
2. Eligibility: This dispensation will be discretionary in nature on the part of the Bank subject to fulfilment of following mandatory conditions:

Criteria : Officers upto SMGS-V and Officers in TEGS-VI and above

i. Age and completion of minimum pensionable service.

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.

and

ii. Non-promotion/ Health Ground (whichever condition is applicable):

a) No of chances missed out for promotion.

Minimum 3 (three) chances missed out for promotion from the present grade to the next higher grade in the Bank. While reckoning missed promotion opportunities for officers, the last two years of service before normal age of superannuation called as 'Residual Service' will not be counted.

For Officers in TEGS-VI and above: Minimum 5 (five) chances missed out for promotion from the present grade to the next higher grade in the Bank. While reckoning missed promotion opportunities for officers, the last two years of service before normal age of superannuation called as 'Residual Service' will not be counted.

b) On health ground.

Request of officers on extreme medical/health ground may be considered on case to case basis depending on the seriousness of ailments provided he/she is declared unfit by the Medical Officer/ Medical Board of the Bank for continuing in the service of the Bank.

3. **Benefits:** All the benefits/facilities as available on normal retirement on attaining superannuation shall be extended to employees opting for voluntary retirement under the proposed scheme as per Annexure-III and as applicable to each category of employees in terms of extant provisions of Service Rules/Conduct Rules.

4. Other features:

- i. The decision of opting under the Scheme is at the volition of the employee.
- ii. The employees opting under the scheme are not eligible for any lumpsum ex-gratia or any other monetary compensation.
- iii. The Bank shall have absolute discretion either to accept or reject the request of an employee seeking voluntary retirement under the scheme depending upon the merits and requirement of the bank. The reasons for rejection of request of an employee seeking voluntary retirement under the scheme shall be recorded in writing by the competent authority.
- iv. Acceptance or otherwise of the request of an employee seeking voluntary retirement under the scheme will be communicated to the employee in writing.

5. General Conditions:

- i. There will be no change in the definition of voluntary retirement which is considered at present and all other terms and conditions for sanction of voluntary retirement will remain unchanged.
- ii. The requests of employees under the scheme shall be processed and sanctioned as per the existing provisions and delegation of administrative power for voluntary retirement issued in the Bank from time to time.

- iii. No Voluntary Retirement will be deemed to have come into effect unless the decision of the Competent Authority has been communicated in writing.
- iv. The Scheme will have prospective effect and no claim for past voluntary retirement cases of employees qualifying under the above scheme shall be entertained.
- v. In case of any clarification and interpretation is sought on any of the terms and conditions of the scheme, the decision of the Bank shall be final and binding.
- vi. The Bank reserves its right to modify/alter/rescind the conditions of the scheme from any date as it may deem fit.

CDO/P&HRD-IR/19/2021 - 22, Date: Fri 21 May 2021

IMPACT OF COVID-19 PANDEMIC (SECOND WAVE): AVAILMENT OF STAFF LOAN FACILITY POST RETIREMENT : EXTENSION OF TIME PERIOD UPTO 31st MARCH 2022 FOR EMPLOYEES RETIRING DURING APRIL 2021 TO FEBRUARY 2022

It has been decided by the competent authority to provide extension of time period for availment of Staff Loan facility for employees who have retired or are retiring during April 2021 to February 2022 as under: -

1. Individual Housing Loan: Up to 31.03.2022 Repayment up to 75 years of age (without any change).
2. Car Loan Up to 31.03.2022 Repayment up to 60 months from the date of retirement (without any change).
3. Education Loan Upto 31.03.2022 As applicable to the Scheme.

All other terms and conditions applicable to the respective Staff Loan Schemes will remain unchanged.

The retiring employee shall inform the respective controlling authority about their intention to avail Staff Loan as per their eligibility, post retirement as above and obtain permission for the same.

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-imburement (expect medical reimbursement) dues within 60days through HRMS. Any unclaimed/unapplied pending medical bills have to be claimed and paid manually.
3. Claim entertainment allowances up to the quarter of retirement.
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) Please obtain your "Pensioners ID card" from Circle PPG Department.
- ii) The Bank has started special services for pensioners by launching a new website [https:// www.pensionseva.sbi](https://www.pensionseva.sbi) where pensioners with registered mobile number can avail services like pension slip, investment details,form-16,PPO details, arrear calculation sheet and life certificate status.
- iii) Verify the correctness of your PAN details on the pension slip. If PAN is wrong, please get it rectified at Pension Paying Branch.
- iv) You need to use your personal e-mail id after retirement for getting the pension slip and resetting the HRMS Password.
- v) You can take the benefit of Bank's Dispensaries, where these are available.
- vi) Bank also reimburses cost of some pathology test in approved labs which are prescribed by Bank's Doctor.
- vii) Remember to submit Life Certificate at pension paying branch/any branch of SBI in the month of November every year.

- viii) Remember to submit the Investment declaration through HRMS using your own HRMS ID (PF ID) and password.
- ix) Remember to collect Form-16 from pension paying branch.
- x) Retain a copy of Pension Payment Advice (PPO) which is sent by Circle PPG department/ Pension paying branch to you. Also remember that your PF number is PPO number.
- xi) You can subscribe to 'State Bank of India Retired Employees Medical Benefit Scheme' before retirement but not earlier than 15 days of retirement at the branch / office from where you are retiring or within 90 days from the date of receipt of 1st pension through your pension paying branch. Please refer Circular No. Cir/ CDO/P7HRD-PM/45/2009- 10 of 14.10.2009.

MEDICAL BENEFITS TO THE RETIRED OFFICERS

Circular No.: CDO/P&HRD-IR/107/2017 - 18, Date: Wed 21 Mar 2018

STAFF WELFARE ACTIVITIES:IMPROVEMENT OF FACILITIES Assistance to Retired Employees in case of Critical Illness

Circular No.: CDO/P&HRD- R/47/2021 – 22, Date: Wed 8 Sep 2021

STAFF WELFARE SCHEME : ASSISTANCE TO RETIRED EMPLOYEES IN CASE OF CRITICAL ILLNESS

The following changes/modifications are being made:

Proposed Instructions

a) The captioned Scheme will now cover following 6 diseases:

i) Cancer

ii) Cardiac Surgery

iii) Kidney/Liver Transplant

iv) Dialysis

v) Illness/Accidents of serious nature involving major surgeries / life support system.

vi) COVID-19

b) For retirees covered under REMBS Scheme:

The assistance will be provided to the extent of 100% of the eligible medical expenses incurred over and above the amount paid under the medical scheme/insurance policy. The maximum assistance will be Rs.7.00 lacs in a year per person (i.e. Husband and Wife)

c) For retirees not covered under REMBS Scheme:

The Bank will deduct Rs. 3.00 lacs and then provide assistance to the extent of 100% of the remaining eligible medical expenses. The maximum assistance will be Rs.7.00 lacs in a year per person (i.e. Husband and Wife)

d) The coverage of this welfare scheme is applicable only for medical treatment involving hospitalisation. Medical expenses incurred on domiciliary treatment are not covered under this scheme.

e) The structure of the 3-member Committee for examining /approving/ rejecting the proposals will be - General Manager (OL & CS), Deputy General Manager (IR) and Chief Medical Officer. In the absence of any of the above officials, their relief arrangements will attend the meeting.

f) The Committee meeting will continue to take place at monthly intervals whenever claim applications are available.

g) All the applications, whether approved or declined, will be returned to the respective Administrative Offices, who will return only the rejected applications to the applicant on the recorded address and keep the approved applications in their records.

Circular No.: CDO/P&HRDPPFG/34/2018 19, Date: Mon 6 Aug 2018

SBI RETIRED EMPLOYEES' MEDICAL BENEFIT SCHEME (REMBS):

CDO/P^HRD-PPFG/65/2019 - 20, Date: Fri 27 Dec 2019

REVAMPING OF MEDICAL BENEFIT SCHEMES FOR RETIREES

INTRODUCTION OF "SBI HEALTH ASSIST" & "SBI HEALTH CARE"

(RENEWAL OF POLICY 'B' AND POLICY 'A' ON MODIFIED TERMS & CONDITIONS)

It has now been decided to recast the existing schemes with the following objectives;

- i. To provide holistic solution with new Health Care plans
- ii. To provide good health care to our retirees at an affordable cost
- iii. To subsidize a part of the health expenditure of retirees

3. The policies are renamed as under;

Existing Names New Names

Policy 'B' Annual Payment Plan (APP) "SBI Health Assist"

SBI-REMBS One Time Payment Plan (OTPP) "SBI Health Care"

Eligibility for Membership in Annual Payment Plan (APP)

- a) Existing members under Policy 'B'.
- b) Eligible new retirees (retired on or after 16.01.2020) may join APP (Policy 'B') within 90 days from the date of retirement by paying the premium from their own sources. Pro-rata premium would be applicable in case of such retirees.
- c) Spouses of deceased employees may join APP (Policy 'B') within 120 days from the date of death by paying the premium from their own sources. Pro-rata premium would be payable in such cases.

Circular No.: CDO/P^HRD-PPFG/34/2020 - 21, Date: Thu 10 Sep 2020

SBI HEALTH CARE (RETIRED EMPLOYEES' MEDICAL BENEFIT SCHEME)

MODIFICATIONS PROPOSED IN THE SCHEME

INCLUSION OF COVID-19 & OTHER RELEVANT DISEASES UNDER HOSPITALIZATION

3. Inclusion of COVID-19 & other relevant diseases :

4. Reimbursement upto Rs.25,000/- as Hospitalization Expenses for treatment of COVID-19 :

Accordingly, it has been decided to allow expenditure upto Rs. 25,000/- from the overall residual balance under Hospitalization for Home Treatment of COVID-19 to members of SBI Health Care. Under the new arrangement, COVID affected members / spouses / disabled children (if any) will be allowed to take any package from a Hospital for the treatment of COVID-19 or they will be eligible to take personalized treatment for COVID19 from a reputed medical practitioner while remaining at home. Under this dispensation, following items related to treatment of COVID-19 shall be covered uptoRs. 25,000/- on reimbursement basis, if prescribed by the treating medical practitioner:

- (i) Diagnostic tests undergone at home or at a diagnostic centre
- (ii) Medicines prescribed in writing
- (iii) Consultation charges of the medical practitioner (separate receipt)

Claim for the above items will be supported by valid documents and will be a part of the claim. Reimbursement of claims of COVID-19 will be accepted from the date of onset of the pandemic i.e. from March 2020 onwards.

5. e-ABs REMBS

It has been decided to implement provisions as detailed in Para 4 above for the members of e-AB REMBS also.

CDO/P&HRD-PPFG/16/2021 - 22, dated 19th May 2021

MEDICLAIM POLICY FOR SBI RETIREES: 'SBI HEALTH ASSIST' (POLICY 'B')

INTRODUCTION OF 'ADDITIONAL SUPER TOP-UP' COVER TO MEET INCREASED HOSPITALIZATION COSTS

In reference to the renewal of 'SBI Health Assist' Group Medi-claim Policy for SBI retirees, which has come into effect from 16th January, 2021; it has been observed that Sum Insured under the 'SBI Health Assist' Policy is becoming inadequate in the wake of increased medical inflation and spiralling cost of COVID treatment.

In this backdrop, SBI General Insurance Co. Ltd. has agreed to provide Additional Super Top-up covers for members of the policy, the details of which can be referred in the circular

CDO/P^HRD-PPFG/40/2021 - 22, Date: Sat 7 Aug 2021

GROUP MEDICLAIM INSURANCE POLICY FOR SBI RETIREES (2021-22)

E-PHARMACY SCHEME FOR PURCHASE OF MEDICINES THROUGH 'URWORLD' APP

START OF PROPORTIONATE BILLING IN THE RATIO OF 1 : 2 DURING THE POLICY YEAR

Please refer to our e-Circular no. CDO/P&HRD-PHRD/21/2020-21 dated 29th May,2020 whereby e-Pharmacy services have been rolled out for the members of 'SBIHealth Assist'. The scheme was launched with an objective of allowing members for online purchase of medicines as a domiciliary facility up to Rs. 18,000/- (with member's contribution up to Rs. 6,000/- and Bank's contribution up to Rs. 12,000/-) during the policy year. Medicine purchased under the scheme has a facility of doorstep delivery to the members.

2. As per existing arrangement under the scheme, members are required to initially purchase medicine worth Rs. 6,000/- from their own sources to avail benefit of Rs.12,000/- from the Bank. However, members can purchase medicine even beyond Rs.18,000/- during the policy year from their own sources and discount of 18% will continue to be available to them as per the agreed arrangement with e-Pharmacy. Members joining midway during the policy year are eligible for pro-rata amount of 'self' and 'Bank's' contribution based on residual period of their joining the policy.
3. In this connection, the Executive Committee of the Central Board in its meeting dated 8th July, 2021 accorded approval for proportionate billing to members of e-Pharmacy with 'Self' and 'Bank's' contribution @ 1:2 ratio subject to maximum Bank's contribution of Rs. 12,000/- during the policy year for online purchase of medicines under the Scheme. Members who have already purchased medicines under 'Self Contribution' will be treated as their own contribution for future purchases and they will not be required to pay anything till the ratio of 1:2 is maintained. To bring better clarity in the matter, a detailed illustration sheet has been enclosed explaining various scenarios of proportionate billing as Annexure-I. New features added recently in the App are enumerated in Annexure-II.

Date of effect

The revised facility of proportionate billing @ 1:2 ratio will be available in the 'URWORLD' App with effect from 10th August, 2021.

MISCELLANEOUS PERQUISITES

SUPPLY OF BRIEF CASE

As per circular NoCDO/P&HRD-PM/96/2020-21 Dated: 26.03.2021.

Revised Ceiling for Briefcases as under:

GRADE	AMOUNT
JMGS I	4000/-
MMGS II	5000/-
MMGS III	6000/-
SMGS IV	7500/-
SMGS V	9000/-
TEGS VI	13000/-
TEGS VII	14000/-

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 above.

MOBILE & Landline / Broadband bill:

All officers who have completed two years of service in the bank may be provided with mobile handset.

Probationary Officers / Trainee Officers or other officers, on completion of one year of probation, depending upon their nature of work, may be provided with mobile handset, subject to approval of the Competent Authority.

The grade-wise ceiling on cost of mobile handsets and monthly call charges are proposed as under:-

Officer's Grade	Cost ceiling for one mobile handset exclusive of taxes (CDO/P & HRD-PM/57/2020-21 dated 05.12.2020)	Combined ceiling of Mobile & land line /broadband bill (cdo /p & hrd-PM /96/20-21 dated 26.03.21)
JMGS-I	10000/-	1300/-
MMGS-II	12000/-	1650/-
MMGS-III	15000/-	1800/-
SMGS-IV	20000/-	3200/-
SMGS-V	30000/-	3600/-
TEGS-VI	55000/-	6000/-

ENTERTAINMENT EXPENSES

(Cir No. : CDO/P & HRD-PM/31/2017-18 Dated 12/07/2017)

I. The entitlement for reimbursement of Entertainment expenses will be 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

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

Scale	Category-III	Category-II	Category-I
TEGSS-II	110,000	110,000	110,000
TEGSS-I	59,500	95,000	95,000
TEGS-VII	48,750	83,500	83,500
TEGS-VI	39,500	55,560	73,920
SMGS-V	22,750	35,640	52,440
SMGS-IV	20,000	30,600	44,400
MMGS-III	17,125	25,440	36,840
MMGS-II	15,375	20,760	28,560
JMGS-I	12,500	16,800	22,800

Category-I will be as under:

Branch Head, Relationship Managers (Scale 3 & above) at all Verticals, Regional Manager, DGM (B&O), DGM/ GM Heading MCG/ CAG Branches, GM (MCRO), GM-SAMRO, GM Network, CGM (Circle)

- II. Entitlement will be decided on quarterly basis as per major CDS role held during the period. Officers will be allowed to claim reimbursement of the Entertainment expenses from the 1st of the last month of the respective quarter. Entitlement for the FY will lapse as on 30th April of the next FY and no extension will be granted.
- III. At present, during Sabbatical Leave, officials are not entitled for reimbursement of Entertainment expenses. Now, it has been decided that Official will be entitled for reimbursement of Entertainment expenses for the full quarter, if he/ she is present in the office for any part of the quarter.
- 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; shall be 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 will be entitled for the reimbursement of Entertainment expenses up to and inclusive of the quarter in which they retire. For example, officers retiring in June will be entitled for the Entertainment expenses for the April-June quarter and those retiring in July will be paid up to July-September quarter.
- VI. The revised instructions would be effective from 01.04.2017

CLEANSING MATERIALS

(CirDO/P & HRD-PM/96 of 2020-21 dated 26.03.2021) from 01.04.2021

GRADE / SCALE	(p.m.)
JMGS - I	1100
MMGS - II	1425
MMGS - III	1700
SMGS - IV	2050
SMGS - V	2700
TEGS - VI	3650
TEGS - VII	4200

PAYMENT OF CASUAL LABOUR CHARGES

(P & HRD-PM/96 of 2020-21 dated 26.03.2021)

The revised ceilings of reimbursement of daily wages paid to casual labour are given below. w.e.f. 1.04.2021

GRADE / SCALE	() (per day)
JMGS - I	900
MMGS - II	1520
MMGS - III	2000
SMGS - IV	3130
SMGS - V	5790
TEGS - VI	8950
TEGS - VII	10600
TEGSS - I	24000
TEGSS - II	30500

Reimbursement can be made only if the officer has taken furniture at the residence for atleast 1/3rd of value of his entitlement.

NEWS PAPERS

(CirDO/P & HRD-PM/96 of 2020-21 dated 21.03.2021)

GRADE / SCALE	() (p.m.)
JMGS - I	750
MMGS - II	1100
MMGS - III	1200
SMGS - IV	1700
SMGS - V	2000
TEGS - VI	6500
TEGS - VII	8500
TEGSS - I	9000
TEGSS - II	9500

STAFF WELFARE ACTIVITIES RENTAL OF HOLIDAY HOME

(Cir CDO/P&HRD-IR/84/2008-09 dated 29.06.2009)

It has been decided to recover the rent per diem for the use of cottage/rooms in the holiday homes at the following revised rates with effect from 01.01.2009.

Category	Existing Rate
i. Supervising Staff	20/- per day
ii. Clerical Staff	10/- per day
iii. Subordinate Staff	5/- per day

AIR INSURANCE FOR EMPLOYEES

The ceilings for reimbursement of premia to officers on air insurance cover in respect of their air travels for official purpose have been revised as under w.e.f. 24.1.2003:(C.L./ CirDO/P&HRD/127 of 02-03 dt 29.3.03)

GRADE / SCALE	CEILING
(i) TEGSS - I & II	15.00 lacs
(ii) TEGSS - VI & VII	12.50 lacs
(iii) SMGS - IV & V	10.00 lacs
(iv) MMGS - II & III	7.50 lacs
(v) JMGS - I	5.00 lacs

DECLARATION OF PLACE OF DOMICILE

(C. O. letter ADM 043614 Dt. 9.10.80)

An officer is eligible to change his place of domicile once during service period.

COMPETENT AUTHORITY

[C. O. Letter No. PA/CIR/37 Dt. 30.04.93]

[C. O. Letter No. ADM/8678 Dt. 21.6.93]

Upto Scale - IV	:	RM / AGM
Scale - V	:	Reporting authority not below the rank of DGM
Officers in TEGS VII	:	CGM (Personnel) at Corporate Office
Scale I & II Posted at LHO	:	AGM (HR)

Those who are interested to change their place of domicile may apply to the competent authority through proper channel.

SILVER JUBILEE AWARD

(CirDO/PER&HR/18 of 2007-07 dated 10.7.2007 & CirDO/HR/19 of 2007-08 dated 17.7.2007)

Every employee, whether subordinate/clerical or supervising, on completion of 25 years of service, may be given a Silver Jubilee Award.

25 years of unblemished service would mean, service rendered without any punishment other than censure or warning, imposed on him immediately preceding 3 years or the rigor of penalty was in operation whichever is longer. The award will be presented by the Branch Manager or Head of the Department at a simple function arranged for the purpose in which other employees may participate and light refreshment served. (PER/29/1991 and PER/23/1992)

The award should be presented invariably on the day the employee completes 25 years of service. In no case the employee should be asked to make a claim or purchase and produce receipts or quotations etc. The articles purchased should be handed over to him by an officer who would be at least 2 grades above the employee (Staff/43/1993)

Circular No. CDO/P&HRD-PM/65/2016-17 dated 6.9.2016 w.e.f 01.09.2016

The revised Silver Jubilee Award is as following :

Grade	Amount
JMGS - I	13,500
MMGS - II	15,000/-
MMGS - III	17,000/-
SMGS - IV	26,000/-
SMGS - V	27,500/-
TEGS - VI	37,000/-
TEGS - VII	38,500/-

However, if through omission an eligible employee has not been given award on due date, he/she shall be eligible for the increased amount of the award.

CDO/P&HRD-PM/36/2021 - 22 , Date: Fri 30 Jul 2021

PERFORMANCE LINKED INCENTIVE (PLI) BASED ON CDS GRADING FOR FINANCIAL YEAR 2020-21

Please refer to our e-Circular No. CDO/P&HRD-PM/49/2017-18 dated 12th October, 2017.

2. The Competent Authority has accorded approval for payment of

Performance Linked Incentive (PLI) to eligible employees for the Financial Year 2020- 21. The salient features for payment of PLI are as under:

ELIGIBILITY

- a. Eligibility for PLI shall be based on CDS grade as on 31st March, 2021.
- b. All Clerical Staff and Officers up to and including TEGSS-II, covered under CDS, are eligible to be considered for PLI.
- c. Employees, posted at both operating as well as administrative office, with CDS grade of 'AAA' & 'AA' shall be eligible for PLI.
- d. Officers who are posted abroad or on deputation to other organizations/GOI/ subsidiaries, have been covered under the Scheme. However, if a separate incentive scheme is there in operation at the deputed organisation, they will have an option to choose either of the two.

EXCLUSION

- a. Employees on Contract.
- b. Employees Retired / Resigned / Removed / Voluntary Retired during the year.
- c. POs/CBOs not confirmed on or before 31.03.2021.
- d. Clerical staff who has joined after 30.09.2020.
- e. All other employees not covered under CDS Grading.

Grade	Incentive per Employee with CDS Grade "AAA"	Incentive per Employee with CDS Grade "AA"
TEGSS-II	2,80,000	93,400
TEGSS-I	2,00,000	66,700
TEGS-VII	1,15,000	38,300
TEGS-VI	91,000	30,300
SMGS-V	69,000	23,000
SMGS-IV	55,000	18,300
MMGS-III	37,000	12,300
MMGS-II	25,500	8,500
JMGS-I	17,000	5,700

- I. No manual payment will be made at the operating levels.
- ii. Payment of incentives to employees will be done centrally by the Corporate Centre through HRMS, including those eligible employees retired after 1.04.2021.

PRESENTATION OF MEMENTO ON RETIREMENT OF AN EMPLOYEE
Circular No. CDO/P&HRD-CM/91/2010-11 dated 18.03.2011 w.e.f 16.03.2011
(Not Applicable to those who retired voluntarily or retire compulsorily)

Grade	Amount
JMGS - I	10,000
MMGS - II	11,250/-
MMGS - III	14,000/-
SMGS - IV	22,500/-
SMGS - V	23,500/-
TEGS - VI	47,000/-
TEGS - VII	48,500/-

The memento may preferably be in the form of the Silver Salver / article with suitable inscription/ legend which could be preserved by the retired employees with pride and cherished memories.

(C.L. CirDO/P&HRD/79 of 2002-03 dtd. 31.08.03)

SCHOLARSHIP

(Staff 23 / 1995-96)

Scholarship in respect of maximum 2 children can be claimed:

1. ELIGIBILITY CRITERIA:

General Category :	60% aggregate marks at the initial sanction 55% aggregate marks for renewal
S.C. / S.T. Category:	55% aggregate marks at the initial sanction 50% aggregate marks for renewal

2. Circular No. CirDO/HR/91 of 2008-09 dtd. 12.12.2008

Rate of Scholarship (P.M.)

Standard	Revised rate (P.A.)
4th to 5th	1000
6th, 7th & 8th	2000
9th & 10th	3000
11th & 12th	4000

At Graduate level for ordinary courses viz. B.A., B.Sc. B.Com. LLB and other courses	5000
At Post graduate level i.e. M.A., M.com., M. Sc., etc.	7500
Graduate / post graduate level for professional courses in Medicine / Engineering / Management studies etc.	10000

For boarders no separate rates of scholarship from the next academic session 2009-10.

3. Reimbursement of tuition fees and admission fees is permitted to eligible children of all officers in JMGS-1 drawing basic pay not exceeding 25700/-. The application for grant of scholarship should be submitted within six months from the commencement of the academic session for which scholarship is being applied. (CDO/P&HRD/32 of 2005- 06 dt. 28.7.05 / CDO/P&HRD-IR / 85 / 2012-13 dt. 11.3.2013)
4. In case of physically handicapped, mentally retarded, deaf, dumb and the children who are blind a minimum of 40% marks is required for scholarship. In addition to the scholarship such children are also entitled for a sum of 100/- per month with a view to meeting partially the additional expenses to be incurred by them on schooling of such children. (PER/IR/35/92)
5. Scholarships may be granted in the prescribed manner to eligible children of all employees. The fact that the concerned employee is under suspension or disciplinary action has been initiated against him for charges involving vigilance angle or otherwise, should be ignored for the purpose of grant of such scholarships. If on conclusion of disciplinary action termination of service of an employee takes place, the scholarship would cease to be payable from the date of award of such punishment. If however, the scholarship has already been paid, the same would be stopped after the current academic session is over. Members should note that all the claims regarding scholarships of their wards must be submitted within six months period along with supporting voucher/undertakings. (PER/IR/30 / 1991 and Staff/70 / 91)

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

Circular No. : CDO/P&HRD/IR/27/2015-16, dated 03.07.2015

Please refer to our Circular No(s).CDO/P&HRD-IR/69/2012-13 dated 31.01.2013 and CDO/P&HRD-IR/68/2010-11 dated 07.02.2011 wherein details of the captioned scheme are available.

In this connection, we advise that an annual incentive of 50,000/- is being disbursed to eligible children of staff pursuing professional courses at selected elite Institutes in India. The amount of 50,000/- is being disbursed each year in two instalments of 25,000/- each after the successful completion of first semester i.e. after 6 months and thereafter at the successful completion of subsequent half yearly semester.

As the admission process is going on for professional courses in the country for the academic year 2015-16, we enclose herewith the list of institutions/campuses approved under the captioned scheme for award of incentive as a ready reference. We reiterate that the incentive shall be granted to the children who got admission in selected institutions in following courses 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.

Please note that wards of our employees pursuing courses in other than approved campus (es) of selected colleges/institutions are not eligible for incentive under the scheme.

Please arrange to bring the contents of the scheme to the notice of each employee working under your control to get the benefit of above scheme.

Circular No.: CDO/P&HRD-PM/18/2021 - 22, Date: Fri 21 May 2021

INTRODUCTION OF SPECIAL ALLOWANCE FOR OFFICERS OF SMGS-V GRADE HOLDING THE POSITION OF REGIONAL MANAGER AT REGIONAL BUSINESS OFFICE (RM-RBO)

It has been decided by Central Board in its meeting held on 21st May, 2021, to introduce a Special Allowance of Rs. 12,000/- p.m. for the SMGS-V officers holding the position of Regional Manager at Regional Business Office (RM-RBO) w.e.f. 01st June, 2021.

2. Further details are as under:

- i) Monthly Special Allowance shall be payable during posting as Regional Manager, Regional Business Office (RM-RBO)
- ii) It will not be reckoned for Dearness Allowance, leave encashment and superannuation benefits, viz, pension including NPS, PF and Gratuity.
- iii) It will be taxable in the hands of official.
- iv) It will be paid through HRMS.
- v) Special Allowance for a month would be payable only if the officer was in position of RM-RBO for at least 15 days in that month.

MISCELLANEOUS INFORMATION

1 FAREWELL ON RETIREMENT (CirDO/P&HRD/79 of 2002-03 dated 31.8.2002)

A small get-together of staff may be arranged at unit level in honor of an employee at the time of retirement as hitherto. Retirement certificate on Retirement in lieu of appreciation letter to be given. (CirDO/STU-COURSES/15 2015-16 dated 10.11.2015) Navigation path : SBITIMES - Knowledge -Hub - STU - Publication

- Templates - Retirement

Category	Letter of Appreciation to be Signed by
Scale - I / II / III	DGM of the branch / Module / DGM (CB)
Scale - I / II / III at LHO	DGM & CDO
	HRD/CDO/62/1073 dated 17.12.2004
Scale - IV & V	CGM of the Circle

2. FREQUENT FLIER SCHEME On Air India / Indian Air Lines :

Enrolment membership fees of Rs. 1000/- (Not to be reimbursed by the Branch) (CDO/ Per & HRD/63/97-98)

3. MEMBERSHIP IN THE CREDIT CO-OPERATIVE SOCIETY

No. person shall be a member of more than one credit society offering same kind of credit (CDO/PER & HRD / 82 / 97-98)

4. SUSPENDED EMPLOYEES : SUBSISTENCE ALLOWANCE & PERMISSIBLE DEDUCTIONS

(CDO/PER & HRD/93 of 2003-2004)

a) Subsistence Allowance : Employees Under Suspension : Review :

Officers, who remain under suspension for more than 12 months, should be paid higher subsistence allowance,

b) 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 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 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.

c) 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.

d) Retention of House During Suspension :

If the suspended official 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:

- (i) Residential telephone, if any, will not be withdrawn and may be continued on the same terms as in active service.
- (ii) Cleansing materials for upkeep of furniture and fixture as per rules.
- (iii) Reimbursement of casual labour charges as per rules.

All existing cases of officers under suspension should be dealt with in the light of the above guidelines

Full recoveries from the subsistence allowance where the Bank is the Creditor. Optional deductions be made in the event the employee authorises the Bank to make deductions.

- A) Deduction which can be made : VIZ : - Income tax, HRA and allied charges, repayment of loans and advances
- B) Deductions which may be effected with written consent :
 - i) LIC Premium, Co-op. Society Dues, Refund of Advance under PF
- C) Deduction may not be effected :
 - i) Professional Tax, ii) Subscription to PF iii) Amount due on Court attachment, iv) Recovery of loss to the bank to which employees is responsible.

5. 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. The following medical facilities are available to the retired employees and their spouse who are the members of the scheme

Contribution Amount Rs.	90% hospitalization charges & Maximum financial limit (life long) Rs.	Serious/special diseases with or without hospitalization. Max.financial limit (life long)Rs.	General disease life long as per column C within the financial limit Rs.
A	B	C	D
10	6000	6000	500 per year
20	15000	15000	1000 per year
30	22500	22500	1500 per year
40	30000	30000	2000 per year

Monthly Financial Help

The financial help is available to those employees after their death to their spouse during life time or upto remarriage.

Contribution Amt. Rs.	Monthly financial Help. Rs.	One time financial Help
10	200	10000
20	250	10000
30	375	15000
40	500	20000

6. COMMENCEMENT OF EMPLOYEE'S WORKING HOURS

Officers & Sub-ordinate	:	30 mnts. before opening hours
Clerical Staff	:	15 mnts. before opening hours

(Cir Letter No. / CirDO/P&HRD/95 of 2002 - 2003 dt. 18.11.2002)

7. CONVERSION OF STAFF LOAN ON PROMOTION

Staff members who had availed individual Housing Loan and Conveyance loan during Award Staff days as per terms & conditions applicable to Award Staff members & subsequently have been promoted to officers' cadre are eligible to be governed by terms & conditions applicable to officers cadre in respect of these loans. Subject to fulfillment of other terms and conditions.

8. LODGING EXPENSES WILL BE ON PRIVILEGE LEAVE:

If an Inspecting official leave the station on account of any family emergency and the Privilege Leave sanctioned is for shorter period, say less than 10 days, the official is eligible for reimbursement of lodging expenses, provided he has retained the hotel room. Halting Allowance is permissible only for the preceding and succeeding holiday.

9. DEPUTATION TO INSPECTION & MANAGEMENT AUDIT DEPTT., HYDERABAD REDUCTION IN THE NORMAL TENURE

(Cir No. CDO/P&HRD-CM/34/2009-10 dated 17.08.2009)

The tenure of officers to Inspection and Management Audit Department (I&MA) be henceforth reduced to 4 years from 5 years at present with immediate effect.

10. BANK'S VISITING OFFICERS FLATS/GUEST HOUSES:

SBI Officials on Official Duty	Rs. 10/-
SBI Officials on Personal Visit	Rs. 100/-
Cottage Per day	Rs. 500/-

11. UNIFORMS: LIAISON / SECURITY / FIRE OFFICERS

(Cir No. CDO/P&HRD- PM/35/2006-07 dated 03.10.2006) & (Cir No. CDO/P&HRD-PHRD/64/2010- 11 dated 11.01.2011) & CDO/P&HRD-PM/29/2012-13 dated 21.08.2012 / CDO/P&HRD-PM/75/2016-17 dated 05.01.2016

w.e.f. from 1.06.06, the wearing of Safari Suits have been dispensed with. The Liaison Officer! Asst. Liaison Officer will be provided under noted combination of uniforms White shirt, black trousers & contrast colour formal tie. Liaison / Asst. Liaison Officer-4 pairs/3 pairs of shirts/trousers / tie respectively. Where climate reasons woollen suit is not required, one additional pair of shirts / trousers / tie / one blazer once in three years. One pair of shoes per year is also provided.

12. COST CEILING:

Trosure, shirt & tie .4,500/- per pair including all charges (4 set in 2 years)

Wollen - . 12,500/- per pair including all charges (Once in 3 years)

Blazer - . 7,500/- per blazer including all charges (Once in 3 years)

Shoes - . 2,500/- per pair of shoes per year.

13. DISCRETION TO PAY ADDITIONAL INTEREST ON DEPOSITS OF BANK'S STAFF AND THEIR EXCLUSIVE ASSOCIATION / STAFF CO-OPERATIVE HOUSING SOCIETY / ASSOCIATION OF RETIRED EMPLOYEE

Circular No. CDO/P&HRD-IR/57/2011-12 dated 22.08.2011

Bank may at its discretion, allow additional interest at a rate not exceeding one percent per annum over and above the rate of interest stipulated in respect of a savings or a term deposit account opened in the name of Bank's Staff and their exclusive association / staff co-operative housing society / association of retired employee.

15. CDO/P&HRD-PM/14/2021 - 22 dated, 12th May 2021

EXTENDING LEGAL AND FINANCIAL SUPPORT TO SERVING / RETIRED EMPLOYEES & OFFICERS, PAST / PRESENT DIRECTORS INCLUDING NON-EXECUTIVE DIRECTORS ON THE BOARD OF THE BANK AND THEIR FAMILY MEMBERS

AGAINST CASES ARISING OUT OF BONA FIDE EXECUTION OF BANK'S WORK DURING THEIR SERVICE PERIOD / TENURE MODIFIED POLICY

The Bank had introduced a comprehensive policy for "Extending Legal and Financial Support to Serving / Retired Employees and 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".

The Policy has been reviewed by the Central Board in the meeting held on 24.03.2021 and various changes / modifications have been incorporated in the Policy which can be referred in the circular.

16. PROTECTION FOR OFFICERS ENGAGED IN NPAs / AUCAs RECOVERY, INITIATING CRIMINAL ACTION PROACTIVELY AGAINST DEFAULTERS AND FIGHTING CRIMINAL / CIVIL CASES FILED BY DEFAULTERS

Circular No. CDO/P&HRD-PM/30/2015-16 dated 10.07.2015

Objectives:

- i. To enable the officers of the Bank to proactively initiate appropriate action including criminal action against defaulters, who with malafide intention have committed criminal offences against the Bank without fear of reprisal.
- ii. To enable the officers to defend civil / criminal cases filed by defaulters against them and provide necessary legal and financial support.
- iii. To provide medical & financial support for other hazards viz. physical injury, manhandling etc suffered by officers during the course of their duties.

Officers eligible for coverage under the policy:

All officers of the Bank at all Branches / Offices in all Business Groups, retired officers and officers on deputation, officers after resignation who were engaged in recovery efforts or initiated action against the borrowers during the course of discharge of official duty will be covered. All cases filed by defaulters or cases filed in connection with NPA/AUCA recovery against Bank's officers will be covered.

Officers exempted from coverage under this policy:

Protection under this policy will not be available to officers who have been removed / dismissed from Bank's service. Further, cases arising out of any gross negligence, dereliction of duty & acts of moral turpitude on the part of officers will not be covered under this policy.

17. STAFF : MISCELLANEOUS PROFESSIONAL DRESS CODE CDO/ P&HRD-PM/44/2015 - 16 Dt. 31/08/2015 CDO/P&HRD-PM/80/2017 - 18, Date: 6 Jan 2018

In order to ensure an acceptable level of decorum in work place is maintained, all employees should adhere to a model dress code as under:

- 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

18. APPOINTMENT OF OFFICERS/ EMPLOYEES BY BANK'S SUBSIDIARIES/ JOINT VENTURES MODIFICATION/REVISION IN EXISTING POLICY

CDO/P&HRD-PM/35/2015 - 16 DATED 20/07/2015

19. STAFF:: MISCELLANEOUS ATTENDANCE & PUNCTUALITY

CDO/P&HRD-IR/59/2014 - 15 DATED 22/11/2014

SENSITIVE POSITIONS / POSTS & INTRODUCTION OF A CATEGORY OF HIGHLY SENSITIVE POSITIONS / POSTS WEF FY 2020 -21 (CDO/P&HRD-PM/87/2019-20 date 17.03.2020)

Sensitive positions or areas of operations are identified by the Bank and review is being done on a regular basis. The officials posted in sensitive positions/posts are to be rotated every two/three years to avoid developing vested interests and to mitigate the operational risks faced by the bank. As per Central Vigilance Commission guidelines, the officers appearing in the "Agreed list" and the list of "Doubtful Integrity" are not to be placed in sensitive positions / posts in the Bank.

An updated list of such sensitive positions has been placed under Annexure "A" and the new list of highly sensitive positions has been placed under "Annexure B". These are effective from FY 2020-21.

Circular No.: CDO/P&HRD-PM/89/2020 - 21, Date: Fri 5 Mar 2021

SENSITIVE / HIGHLY SENSITIVE POSITIONS / POSTS / WEF FY 2021-22

Please refer to our e-Circular no. CDO/P&HRD-PM/87/2019-20 dated 17.03.2020.

2. Sensitive positions or areas of operations are identified by the Bank and review is being done on a regular basis. The officials posted in sensitive positions / posts are to be rotated every two / three years to avoid developing vested interests and to mitigate the operational risks faced by the Bank.
3. As per the Central Vigilance Commission guidelines, the officers appearing in the "Agreed List" and the list of "Doubtful Integrity" are not to be placed in sensitive positions / posts in the Bank.

'WHISTLE BLOWER POLICY' WHISTLE BLOWER PORTAL FOR LODGING COMPLAINTS BY STAFF

Circular No. : CDO/P&HRD-PM/78/2016 -17 dated 18/11/2016

In this context, 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. The Whistle Blower portal can be accessed by using the following URL for lodging, tracking and monitoring the complaints under the Whistle Blower Policy.

<https://whistleblower.sbi.co.in>

FLEXI TIME SCHEME

Circular No. : CDO/P&HRD-PM/91/2015 - 16 dated 04.02.2016

In the First Phase, the Flexi Time Scheme will be extended to Officers up to Middle Management Grade Scale- III and Contractual Officers of the Bank posted at Local Head Offices, Corporate Centre, Corporate Centre establishments, wherever (a) Biometric Access Control System (BACS) has been rolled out, (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 mechanism have been streamlined. Presently Branches/ CPCs/ other Administrative Offices/ Regional Business Offices/ other establishments will be kept out of purview for this scheme. (Refer circular for detail).

TA/DA PAYABLE TO SERVING / RETIRED EMPLOYEES OF BANK ATTENDING DISCIPLINARY/CRIMINAL PROCEEDINGS AS CHARGED OFFICER, PROSECUTION / DEFENCE WITNESSES ETC.

Circular No. : CDO/P&HRD-IR/104/2015 - 16, March 18, 2016.

Now, we are advised by IBA that IBA's Managing Committee at its meeting held on 3rd November 2015 has decided that TA/DA to the defence representatives/ witnesses (both serving and retired) may be paid, as per the guidelines detailed in the circular.

Reimbursement of Out-of-Pocket Expenses to Officers working on Sundays / Holdiays on Extreme Emergencies: Circular No.: CDO/P&HRD- PM/96/2020 - 21 Dated: 26.03.2021

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
 - (i) More than 4 days in a month and/or
 - (ii) More than 8 days in a quarter for an officer For Circle - Approval of Circle CGM

For others - Approval of CGM in the vertical

- 8 Deviation to be reported to PMD, HR Department, CC, Mumbai (quarterly)

CHUMMERY ACCOMMODATION FOR FEMALE OFFICERS

Circular No. : CDO/P&HRD-PM/38/2015 - 16 Dated 29.07.2015, CDO/P&HRD-PM/ 22/2017 - 18 , Date : Friday 16th June 2017.

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.

Revised Monthly Recovery @ 1.75% of the first stage of scale in which the officer is placed (rounded off to nearest hundred)

IV	50,030	:900
V	59,170	:1000
VI	68,680	:1200
VII	76,520	:1300

The revised recovery rate shall be effective from 01st June, 2017.

RECEIPT AND RETENTION OF HONORARIUM / REMUNERATION:

As per SBIOSR (4) (ii) an officer can retain remuneration / honorarium received upto 40,000/- per annum and excess will be surrendered to the Bank.

PERSONAL GUARANTEES FOR LOANS TO RELATIVES/OTHERS -[Rule 59 (v)]

It has been decided that officers should not be permitted to stand as guarantors for loans involving commercial transactions. However, as such a blanket ban may create hurdles, the Circle may examine such requests on merits, and send your recommendations to DMD & CDO for obtaining necessary approval.

SHARES HELD UNDER EMPLOYEES QUOTA - Rule 61(i):

Under the extant instructions Bank has prohibited acquisition of shares under Employees Quota by our officers. Under the new instructions acquisition of shares of other companies would be violative of Rule 61(i) of SBIOSR 1992, even if the officer had acquired the same while being on deputation to the company. This will constitute a misconduct under Rule 66 of the above rules.

TRANSFER TRACKING SYSTEM (TTS) IN HRMS

Circular No. : CDO/P&HRD-CM/21/2016 - 17, May 11, 2016.

In view of the experience gained for orders issued by Cadre Management, modifications to the existing instructions have been approved by CHRC. The revised process flow of Transfer Tracking System is hereunder:

- (a) The order will be uploaded as being done hitherto.
- (b) Directed Date of Relief (DDR) will be 30 days from the date of issue of order as against existing 15 days. Grace period of 7 days may also be allowed and in this case, DDR will be 37 days.
- (c) ADS ID of the officer will be blocked after DDR and no access to CBS will be available.
- (d) Officer will be obligated to report to the transferee position based on the system generated relieving letter.
- (e) If the exigencies of services so warrant, DGM-Cadre Management at Corporate Centre will be the appropriate authority to relieve the officer whose order is already uploaded in TTS for transfer to CC/CC

Establishment/Other Circle with instructions to report at transferee position immediately. This shall be known as Corporate Centre Relieving (CCR).

In case, the officer is handling critical assignments and his/her services are required at previous place of posting, he/she may be deputed back for a maximum period of 15 days. The Chief General Manager (HR) will be the competent authority to accord approval on specific recommendations of Circle's CGM / Head of Deptt. in case of CC/Establishment.

EMPLOYEE WELFARE AND WORK-LIFE BALANCE

(Cir No. : CDO/P&HRD-IR/54/2017-18 Dated 30/10/ 2017)

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.

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 work week. 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 concerned officials should be given a compensatory off in the immediately following week. At the same time, non-completion of assigned tasks or lack of decorum in office are totally unacceptable and to be dealt with accordingly.

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.

SMART COMPENSATION PACKAGE (SCP)

CDO/P&HRD-PM/98/2016 - 17, Tuesday, March 14, 2017.

Salient features of the Smart Compensation Package (SCP) are as under:

- i) Officers up to MMGS-III (including specialist officers) in the Bank would be given an option to choose either existing practice of Salary plus Perquisites OR "Smart Compensation Package".
- ii) Officers opting Smart Compensation Package will not have any separate entitlement under Perquisites
- iii) Amount of the Smart Compensation Package will be credited along with the Salary on monthly basis in the form of SCP allowance.

Other Terms & Conditions of the Smart Compensation Package (SCP) are as under:

- i) Option once exercised will not be allowed to be changed till the officer is promoted to Scale-IV.
- ii) It will be fully taxable in the hands of the concerned official.

The option for Smart Compensation Package will be available from 01st April, 2017. For details refer Circular.

WORK FROM HOME POLICY CDO/P&HRD-

PM/100/2016 - 17 , Thursday, March 16,2017.

Following are the major operating guidelines for the policy:

- i. It will be applicable to all permanent Officers of the Bank.
- ii. It will be extended to officers:
 - a) Who perform their regular functions from the office premises, who can avail the work from home policy occasionally (up to 5 days a month)OR
 - b) Who perform their regular functions from the office premises and can avail the work from home policy for a longer duration. Extension/ combination/ carry over in the above options will not be permitted. For each occasion, fresh application will require to be submitted.

The Work from Home Policy will be implemented through HRMS.

Circular No.: CDO/P&HRD-CDS/73/2019 - 20, Date: Tue 21 Jan 2020

- 1. Sanjeevani-SBI HR Helpline, a multimodal and integrated platform, to handle HR related grievances and queries of the employees.**
2. With a view to improve the system and make it technology driven and efficient, we are introducing Sanjeevani Portal (<https://sanjeevani.hrmsgitc>), which will replace the old system of sending grievances/ queries through email. After 30 days from the date of this Circular, grievances/ queries received on email addressed to Sanjeevani (sanjeevani.hr@sbi.co.in) will not be entertained.
3. Initially, the employees have to take up the grievances/ queries with their controllers/concerned HR functionaries for resolution. If the grievance is not resolved, the employee may submit his/ her grievance on Sanjeevani Portal.
4. Sanjeevani- HR Helpline, can be accessed by the employees using undernoted 3 modes:
 - (i) Lodging grievance on Sanjeevani Portal: <https://sanjeevani.hrmsgitc>, using their HRMS credentials (PFID and HRMS password). A ticket number will be generated and SMS will also be sent to the registered mobile number. The grievance will be first assigned to Level-1 i.e. AGM HR in case of Circle & Senior HR functionaries in case of BUs and Other verticals. Concerned official at Level-1 will close the grievance after providing resolution. Employee can keep track of the status of the Ticket.

If grievance is not attended by Level-1 within 3 working days, it will be assigned to Sanjeevani Corporate Centre by the system. These grievances will be responded by

Sanjeevani Corporate Centre after examining the reasons for non-response by Level-1.

Circular No.: CDO/P&HRD-CM/105/2017 - 18 , Date: Thu 15 Mar 2018

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

Please refer to e-Circular no NBG/ABU/BP-Master CI/4/2013-14 dated April 30, 2013 Whereby the role of FO (Agri & FI) was reframed and circulated.

2. These officers have already spent more than 7 years as permanent officers. About 76% officers have already been promoted to MMGS-II or higher scales. Most of these officers are posted as field officers only, despite the fact that other similar nature of jobs with higher responsibilities in rural business are available in our Bank.
3. Now, to address the challenges in agriculture segment and empower these officers to handle additional responsibilities on promotion to MMGS-II onwards, Central Human Resources Committee (CHRC) in their meeting dated 07.03.2018 has accorded necessary approval as under:

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

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

R & DB / P & SP-DEBIT CARD/6/2019 – 20, Date: Tue 15 Oct 2019

STATE BANK DEBIT CARDS:INSURANCE COVERS AVAILABLE ON DIFFERENT VARIANTS

The Insurance Coverage on Debit Cards has since been renewed w.e.f. 8-Aug-2019 which includes covers under (i) Personal Accidental Insurance with Add on covers (Family Transportation & Transportation of Mortal Remains and checked-in Baggage Loss Cover), and (ii) Purchase Protection Cover, which are available for Gold, Pride (Business Gold), Yuva, Platinum, Premium (Business Platinum) and Signature Debit Card variants and additional Purchase Protection Cover for Salary Package account holders of all MasterCard/Maestro/VISA variants. The details of the Insurance Covers offered by the Bank to eligible Debit Card Variants are attached as an Annexure to this circular.

3. Further, presently, Personal Accident Insurance cover is being offered by National Payments Corporation of India (NPCI) to SBI RuPay Debit Card holders as below:
Insurance Cover (offered by NPCI on RuPay Debit Cards)

- Accidental Death or Permanent Total Disability only

Debit Card Variant and applicable Insurance Cover Eligibility Criteria

SBI RuPay Platinum Debit Card: Rs.2,00,000/-

Minimum one successful Financial or Non-Financial Transaction at any channel both Intra and Inter Bank within 45 days prior to date of accident

Other SBI RuPay Debit Cards

Classic RuPay Debit Cards: Rs.1 Lac

PMJDY SBI Debit Cards issued till 28-Aug-18: Rs.1, 00,000/-

PMJDY SBI Debit Cards issued after Minimum one successful Financial or Non-Financial Transaction at any channel both Intra and Inter Bank within 90 days prior to date of accident 28-Aug-18: Rs.2,00,000/-

Circular No.: CDO/P&HRD-PM/23/2018 - 19, Date: Sat 7 Jul 2018

RULES FOR ACCEPTING GIFTS

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 twenty five thousand in the case of officers in TEGS VI & above.

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 Twenty five Thousand in the case of officers in TEGS VI & above.

CLUB MEMBERSHIP & HONORARIUM

1. REIMBURSEMENT OF CLUB MEMBERSHIP / FEES Circular CDO/ PER & HRD/PM/13/2015-16 dt.28.04.2015

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

OFFICERS POSTED IN AREAS	Celling (Rs.) Per Annum
Metro	10,000/-
Urban	7,500/-
Rural & Semi Urban	5,000/-

The reimbursement will be made to the individual officers through HRMS subject to production of proof of payment to the club.

2. HINDI TEACHING SCHEME REIMBURSEMENT OF CONVEYANCE AND OTHER EXPENSES:

Our staff members take up the correspondence courses and appear for Hindi examination conducted under Hindi Teaching Scheme of the Government of India. We invariably receive queries as to whether payment of conveyance, Halting Allowance, etc., are admissible to such employees who go to a centre away from their place of posting to take such examinations. In this connection, we advise that the enrolment fee for the examination, Travelling and Halting Allowance permissible as well as duty leave may be sanctioned to our employees appearing for such examinations. For appearing in Hindi Exam, TA, HA & Duty Leave are permissible. [PER:94 of 20.3.1999]

Incentives on passing Hindi examinations are as follows.

Name of the Examination	Honorarium eligible for passing the Examination as private candidate	
	< 70%	>=70%
PRABODH	6,000	8,000
PRAVEEN	7,500	10,000
BANKING PRAGYA	9,000	12,000

SERVICES AVAILABLE THROUGH HRMS PORTAL

1. REIMBURSEMENT OF MONTHLY EXPENSES (4 in 1)
2. PF - Automation (CDO/P&HRD-PM/46/2012-13 dated 31.10.2012)
- a) PFLien Noting & Cancelation.,b) PF Nomination recording / Change, c) PF withdrawal
- d) PF advance ,e) One can generate the statement through HRMS, F. Gratuity Calculator
3. SALARY SLIPS THROUGH E-MAIL
4. (i) SITE FOR SUBMISSION OF DATA CHANGE, (II) SUBMISSION OF INVEST-MENT DECLARATION
5. REIMBURSEMENT OF EXPENSES ON ACCOUNT OF REPAIRS / MAINTENANCE
6. REIMBURSEMENT OF MEDICAL EXPENSES
7. LEAVE AND ATTENDANCE (CDO/P&HRD-PM/8/2016 - 17, Dated 27/04/2016)

All the branches/offices are here by advised that no manual application/ approval of leave should be allowed and on-line attendance should be marked on daily basis in the HRMS.

8. REIMBURSEMENT ENTERTAINMENT EXPENSES
9. VIEWING OF DETAILS OF FURNITURE / FIXTURES
10. BIRTH DAY WISH, WHO'S WHO
11. SUBMISSION OF LIFE CERTIFICATE BY PENSIONERS/FAMILY PENSIONERS
12. ASSETS & LIABILITIES DECLARATION:
13. EMPLOYEES' PHOTO UPLOAD SERVICE
14. APPLY FOR AWARD OF SCHOLARSHIPS / LFC / HTC
15. PROJECT: GRATUITY AUTOMATION PAYMENT OF GRATUITY IN HRMS
16. AUTOMATION OF PENSION PROPOSAL IN HRMS
17. REIMBURSEMENT OF COST OF GLUCOMETER THROUGH HRMS
18. REIMBURSEMENT OF POST- PAID MOBILE BILLS / RESIDENTIAL TELEPHONE / INTERNET / BROAD BAND
19. REIMBURSEMENT OF TRAVEL EXPENSES BILLS OF OFFICERS FOR DEPUTATION / TRAVEL ON OFFICIAL DUTY
20. TRANSFER TRACKING SYSTEM (TTS) IN HRMS

21. PROJECT HRMS: : AUTOMATION OF PAYMENT OF HONORARIUM ON COMPLE-TION OF APPROVED CERTIFICATE COURSES APPROVING AUTHORITY TO ALLOW AN EMPLOYEE TO PURSUE APPROVED COURSES
 22. RUPEE PREPAID CARDS: STAFF INCENTIVE CARDS (ACHIEVER/ GIFT CARD) INTEGRATION WITH HRMS PORTAL.
 23. ONLINE SERVICE SHEET
 24. STAFF PENSION PAYMENT
 25. WORK FROM HOME POLICY
 26. DASHBOARD FOR EMPLOYEES DIED IN SERVICE
 27. VOLUNTARY RETIREMENT / RESIGNATION : CAPTURING OF FEEDBACK FROM SEPARATING EMPLOYEES AND INTERVIEWER'S COMMENT IN HRMS
 28. a) REIMBURSEMENT OF COST OF MOBILE HANDSET TO OFFICERS
 - b) PURCHASE OF BRIEFCASE/ HANDBAG FOR OFFICERS
 - c) LAPTOP TO OFFICIALS IN GRADES TEGS - VI & ABOVE
 - d) i-PAD TO OFFICIALS IN GRADES TEGS - VII & ABOVE AND TEGS - VI ON SELECTIVE BASIS
- (A) 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. The HRMS system will ensure that the applicable provisions in terms of entitlement, time norms and recording the details of reimbursements etc. are complied with. 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.
- (B) Providing Mobile handset to Probationary Officers/ Trainee Officers during Probation Period: 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.
- (C) Extending the facility of providing Briefcase(s)/ handbag(s) to all confirmed officers: 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.
- (D) Apple i-Pad/ Microsoft Surface Pro to all officers in the grade of TEGS-VI: 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.
- (E) The above provisions are not applicable for Officers engaged on Contract basis.

29. EXTENSION IN SERVICE

30. CAPTURING EXTERNAL REFERENCE / REPRESENTATION IN HRMS

31. SUBMISSION OF STATEMENT OF ASSETS AND LIABILITIES ; ONLINE SCRUTINY AND MIS REPORT

32. ENCASHMENT OF LEAVE WHILE AVAILING LTC THROUGH HRMS PORTAL

33. SMART COMPENSATION PACKAGE (SCP)

34. AUTOMATION OF HR SERVICES/ LEAVE ENCASHMENT ON SUPERANNUATION / RESIGNATION / VOLUNTARY RETIREMENT

(<https://hrms.onlinesbi.com/>) through Employee Self- Service? Earnings/Salary? Apply Leave Encashment on Retirement / Resignation. The facility for Approval/Rejection of these requests by the Competent Authority (as per delegation of power - staff matters) for the concerned employee at the time of submission of request, is also available on HRMS portal through Manager Approvals ? Earnings/Salary? Approve Leave Encashment on Retirement / Resignation.

35 . Paperless Reimbursement Of Monthly Rental/ Fixed Charges of Mobile Bill and Landline/Telephone/Broadband Bill.

36. **Circular No.: CDO/P^HRD-PPFG/37/2021 - 22 ,Date: Sat 31 Jul 2021**
PROJECT SBI Cares : AUTOMATION OF SUPERANNUATION RELATED SERVICES IN HRMS

HRMS has now developed into a pivotal platform for delivery of various services related to the employees and staff pensioners. The existing services in the platform are revamped and new services added in the platform from time to time. A new initiative has been launched to make the platform a vibrant tool catering to needs of the pensioners and retiring employees.

Accordingly, the process flows / document flows have been fine-tuned and new services are introduced for providing seamless services to the employees and staff pensioners.

2. The competent authority has approved the revised process flow for the undernotedservices, launched under **SBI Cares Phase I.**

Pre-Retirement Services

- Extension of Housing/ Car Loans beyond retirement date
- Extension of LFC/ HTC beyond retirement date
- Retirement Sanctioning
- Pension Processing (Paper less)
- Provident Fund Processing (Paper less except for mandatory documents)
- Gratuity Processing (Paper less except for mandatory documents)

Post-Retirement Services

- Process Flow for Deceased Pensioner
- Miscellaneous (List of Cash Less Hospitals, Nodal Officers Contact details, Do's & Don'ts under emergency situations)

CIRCLE TRANSFER POLICY

Dated: 12.02.2021

1. GENERAL

- 1.1 This Policy, known as the Circle Transfer Policy (CTP) has been formulated in consultation with the Circle Officers Association within the broad framework of Model Transfer Policy approved by Corporate Centre in March 2016. The Policy shall replace the existing Transfer Policy of the Circle.
- 1.2 The Policy shall be applicable, subject to the Officers' Services Rule 47, which states that every officer is liable for transfer to any office or branch of the Bank or any other organisation in India.
- 1.3 A copy of the Circle Transfer Policy and subsequent change, if any, shall be forwarded to the Corporate Centre for record.

2. SCOPE OF THE POLICY

- 2.1 The Policy shall cover officers in JMG Scale-I and MMG Scale- II including the officers in Banking Specialist Cadre, such as RMRO, CRO-PB, CRO-ME, Spl. Management Executive, FSTO and MFMO of above grades. The policy shall apply within the purview of terms of their respective appointment.

3. DEFINITION OF TRANSFER

- 3.1 'Transfer' shall mean movement from one station/centre to another.
- 3.2 Change in position within the same station/ centre/ agglomeration would be taken to mean as 'posting' not 'transfer '
- 3.3 In case of contiguous/twin stations/twin centres with common amenities and facilities, change from one station/centre to another shall only mean posting (viz. Bhubaneswar-Cuttack twin city to be considered as one centre).
- 3.4 Centre: A 'Centre' is a town or city up to the municipal limits or an urban agglomeration or a territorial area as per Census of India, where the same salary and allowances including HRA and CCA are payable.
- 3.5 Specified Centre: Four centres i.e. Bhubaneswar-Cuttack Twin City, Rourkela, Sambalpur and Berhampur are identified as Specified Centre.

4. GUIDANCE

- 4.1 The normal tenure of an officer in an assignment would be for three years.
The tenure of an officer at any centre (including specified centre) would be for a maximum period of four years.
However, for difficult centre Branches the normal tenure shall be two years.

- 4.2 An officer, after completing a tenure of posting/assignment at an Administrative Office, shall normally not be posted to another Administrative Office in continuation. He/she has to be normally posted for any operational assignment.
- 4.3 Stay in a Region shall be for a maximum period of 6 years. However, stay in the Specified Centres i.e. Bhubaneswar-Cuttack Twin City, Rourkela, Sambalpur and Berhampur shall be for a maximum period of 4 years. Maximum stay in a Zone would be for a period of 6 years in case the officer has completed a tenure of 4 years in a Specified Centre and 8 years in case of others. The total stay in a Network would be for a maximum period of 10 years.
- 4.4 On completion of 3 years in a Zone/Region or 10 years in a Network, an officer may, however, request for transfer to another Zone/ Region. In case of completion of 2 years at difficult centre branch an officer may, request for transfer to any Zone/Region. But consideration of these requests will depend upon the balancing of movement of officers in CPC transfer exercise.
- 4.5 Option for Difficult Centre Branch posting will be obtained during CPC transfer exercise.
The official upon completion of tenure at difficult centre would be eligible for posting of his /her choice amongst the three preferences of any Zone/Region.
- 4.6 Upon promotion from JMGS-I to MMGS-II, the officers may be posted, as far as practicable, at the same centre, if centre stay is not completed.
- 4.7 The routine transfer exercise should begin before the commencement of academic session normally prevalent in the Circle i.e. 1st April of each year.
For this purpose, the necessary exercise shall be commenced by the Circle authorities well in time so that the culmination of the same at the Region / Administrative office level coincides with the academic session. The cut-off date for calculating the period of stay in a Region/Zone shall be 30th June of every year.
- 4.8 Transfer/Posting of officers from one Branch/Office at one Specified Centre to Branch /Office at another Specified Centre would be discouraged so that opportunities of posting at these centres by rotation are made available to larger cross-section of officers.

5. DIFFICULT CENTRE

- 5.1 Certain centres can be categorized as 'Difficult' Centre, in terms of living/locational conditions/educational and availability of medical facilities etc., on the basis of criteria finalized by the Bank in consultation with All India State Bank Officers Federation and the guidelines issued in this regard by the Corporate Centre. The list of Difficult Centres is last reviewed in May 2016, vide Circular Letter No.

CDO/HR/IR/02/ of 2016-17 dated 12.05.2016 (Annexure-I), shall remain valid for this Policy, subject to review of the list from time to time.

- 5.2 The period of stay at the Difficult Centre shall be taken to mean "active" service at the difficult centre. If an officer stays away and/or delays joining at the difficult centre, his normal stay shall be extended by the duration of the 'Inactive' period. The duration of absence from the Centre because of staying away from 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 shall be termed as 'Inactive period'. A year for the purpose of this calculation shall begin from the date of reporting at the Branch at difficult centre on transfer mentioned in the relieving letter.

6. POSTING ON PROMOTION TO OFFICERS CADRE

- 6.1 In terms of e-Circular No. CDO/P&HRD-CM/64/2019-20 dated 27.12.2019, on promotion from clerical to officer in JMGS-I, the officer shall be posted outside the Region / as per needs of the Circle Management. However, extant instructions as applicable on promotion as a Trainee Officer, who could be transferred throughout the Bank as per requirement, shall continue.
- 6.2 Repatriation shall be considered only after 3 years if posted out of Zone/Network.

7. LADY OFFICERS

- 7.1 The Circle Transfer Policy (CTP) shall be applicable on lady officers in toto.
- 7.2 Chummary accommodation may be made available for female officers, wherever feasible, in terms of Circular No. CDO/ P&HRD-pm/38/2015-16 dated 29.07.2015.

8. WORKING SPOUSE GROUND

- 8.1 In the matter of transfer on working spouse ground, requests for Intra-Circle transfer on spouse ground shall be considered from time to time keeping in view administrative requirements of the Bank and based on Bank's Circular instructions in this regard. Once transferred under working spouse ground, an officer can request for the same facility after completion of 3 years at the transferee AO.
- 8.2 If both husband and wife are working in the Bank, as far as possible, they may be posted at the same centre, provided such postings do not come into conflict with the placement policy followed by the Bank/Circle.
- 8.3 In case of transfer on "Working Spouse" ground, preference would be given to spouse in employment with State Bank of India.

9. REQUEST TRANSFERS

- 9.1 After attaining age of 57 years the officers may not be transferred out of their place of posting provided the total stay does not exceed 5 years as on retirement.

- 9.2 Request 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 in case of male officers and 55 years in case of lady officers.
- 9.3 Applications for such last leg posting may be submitted by officers one year in advance with three preferences. To the extent possible, Bank may consider posting such officials at the centre of first preference, subject to administrative exigencies. An officer may also request for continuation in the same place. However, it should be ensured that total stay at the centre should not exceed five years as at retirement.

10. ADMINISTRATIVE TRANSFERS

- 10.1 Notwithstanding the provisions contained in the Circle Transfer Policy, the Bank may transfer any officer at any time on administrative grounds, keeping in view exigencies of service. Where the transferring authority transfers an officer by making a departure/deviation from the provisions of the policy, the decision shall be approved by the Circle Management Committee.

11. OFFICERS WITH DIFFERENT ABILITIES/CARE GIVERS

- 11.1 Transfers of officers who are differently abled and officers who are care giver of differently abled dependents, shall be governed vide provisions contained in Circular No. CDO/P&HRD-IR//6//2016-17 dated 18 April 2016 (Annexure-II) or as amended from time to time.

12. COMPASSIONATE TRANSFER

- 12.1 In cases where an officer or a member of his/her family i.e. spouse, children or parents, is suffering from sickness of serious nature which would require hospitalization, admission in clinics/nursing home and other special treatment, facilities for which are not available at the centre where the officer is presently posted, the officer may represent for a transfer to centre where such facilities are available which may be considered on merit and administrative convenience.
- 12.2 The centre so selected for transfer need not necessarily be the same as requested for by the officer.
- 12.3 The tenure of such compassionate transfer shall be for one year only. The request application on compassionate ground should carry specific recommendation from controller. Before expiry of this period, the case shall be reviewed and if the grounds for compassion do not exist, the officer shall be sent back to the respective Region by the AO/LHO as the case may be, to complete his/her tenure therein in accordance with the guidelines contained in this Policy.
- 12.4 Retention at same centre on compassionate grounds beyond the normal tenure shall be with prior approval of DGM (B&O). Such retentions at LHO/CC establishments shall be approved by DGM & CDO, LHO.

13. TRANSFER PREFERENCE

- 13.1 Officers shall submit their transfer preference applications through online mode soon after a notification/circular is issued in this regard by the LHO. In case the application is to be considered on working spouse or compassionate ground, a signed print out of such application along with all documentary evidences in support of the application must be submitted through proper channel to the appropriate authority i.e. the DGM (B&O) in respect of Branches/BPR outfits or the DGM & CDO in respect of LHO/CC establishments. Applications which cannot be considered at Zone level, shall be forwarded to LHO immediately for further action.
- 13.2 Newly recruited/promoted Officers can apply for transfer, including under working spouse ground, only after completing a tenure of 3 years.

14. AUTHORITY TO TRANSFER

- 14.1 The authority structure for transfer of officers shall be as laid down in e-Circular no CDO/P&HRD-PM/19/2019 - 20 dated 28/05/2019 or as amended from time to time.

15. REVIEW OF TRANSFER POLICY

- 15.1 This Policy shall remain valid for 3 years and will be reviewed from time to time by the Circle Management in consultation with the Circle Officers' Association.
- 15.2 In case circumstances-induced requirement arising in the Circle warrant a change in CTP, a modalities meeting with the Circle Officers' Association may be conducted in the month of December/ January of the year. However, any such changes shall not be contrary to the extant Corporate Centre guidelines in the matter.
- 15.3 Unless revised/modified and a new transfer policy is put in place, all provisions in the existing policy will continue to be 'applicable even after the expiry of this policy

Circular Letter No. CDO / HR / IR/ 02 of 2016-17 Dated : 12.05.2016

TRANSFER / POSTING OF EMPLOYEES WHO ARE CARE GIVER OF DIFFERENTLY ABLED DEPENDENTS

Please refer to circular letter no. 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.

2. We are now advised by GOI that the matter regarding the scope of 'disabled' has been examined and considering the fact that the child suffering from 'Thalassemia' and 'Haemophilia' requires constant care giver support and it would be imperative for the employees to take care of their child suffering from 'Thalassemia' and 'Haemophilia' on continuous basis, 'Thalassemia' and 'Haemophilia' to be included in the term of 'disabled'.
3. The term 'disabled' as defined herein and in the related O.Ms of GOI is applicable only as grounds for seeking exemption from routine transfer/rotational transfer of an employee who have disabled dependents.
4. Accordingly, we reiterate the extant instructions as under:
 - i. 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.
 - ii. 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.
 - iii. As per the Government of India guidelines 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
- viii. Autism (included vide e-circular no. CDO/P&HRD/IR/34/2015-16 dated 15.7.2015)
- ix. Thalassaemia
- x. Haemophilia

5. In view of the said guidelines issued by Government of India, it has now been decided as under

The concession as available to physically handicapped employees, as mentioned in Para (2)(i) 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 (iii) above.

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

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

(Cir No. : CDO/P&HRD-CM/46/2017-18 Dated 13/9/ 2017)

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

FACILITIES TO DIFFERENTLY ABLED PERSONS

TRANSFER / POSTING OF EMPLOYEES WHO ARE CARE GIVER OF DIFFERENTLY ABLED DEPENDENTS

Circular No. : CDO/P&HRD-IR/6/2016 - 17, April 18,2016.

Please refer to circular letter no. 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.

We reiterate the extant instructions as under:

- i. 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.
 - ii. 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.
 - iii. As per the Government of India guidelines 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.
4. In view of the said guidelines issued by Government of India, it has now been decided as under:
- i. The concession as available to physically handicapped employees, as mentioned in Para
 - (2)(i) 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(iii) 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.

PERSONS WITH DISABILITIES (PWDs): IDENTIFICATION OF TASK/ ROLES

E-Circular No. : CDO/P&HRD-PM/98/2011 - 12 Dated 10.02.2012 CDO/ P&HRD-PM/10/2017 - 18, Tuesday, May 02, 2017.

PERSONS WITH DIFFERENT ABILITIES (PWDA)

EXEMPTION FROM MANDATORY RURAL/ SEMI-URBAN ASSIGNMENT

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.

Circular No.: CDO/P&HRD-PM/84/2018 - 19, Date: Thu 7 Feb 2019

TRANSFER / POSTING OF EMPLOYEES WHO ARE CARE GIVER OF DISABLED DEPENDENTS

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.

- ii. 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 Parkinson's disease (b) Blood Disorder - Haemophilia, Thalassaemia 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.
- iii. 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 care-giver of dependent daughter / son / parents / spouse /brother / sister as stated above.

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 at other centres, based on their choice of place, where required medical facilities are available.

STAFF ACCOUNTABILITY POLICY

Circular No.: CDO/SA/2/2021 - 22 ,Date: Fri 30 Jul 2021

Ethics & Business Conduct

A comprehensive Staff Accountability Policy has been framed with an objective to promote a healthy environment of compliance with the laid down rules, regulations, norms and systems & procedures in order to safeguard the interest of the Bank as well as to have comprehensive guidelines prescribing the processes for bringing in standardization in the Staff Accountability exercise. The detailed policy is placed as

Annexure to the e-Circular.

2. The salient features of the Staff Accountability Policy are as below:
 - i. The Policy covers the procedures for examining the Staff Accountability in all the areas of banking viz. Credit Area, Non-credit Areas, Technology/ IT Related Matters, Digital Lending, Treasury Area, Fraud Cases & Complaints etc.
 - ii. In respect of accounts subject to credit audit, if the audit observations are rectified and the report is treated as closed by Competent Authority, normally no lapses shall be attributed to the Disbursing/ Branch officials.
 - iii. For the accounts eligible for stock audit, any aspect covered in the stock audit report and observations rectified and report closed by the Competent Authority, normally no lapses shall be attributed to the Branch officials with regard to inspection of stocks, calculation of DP for the relevant period.
 - iv. For the branches subjected to concurrent audit, if the audit observations have been attended by the branch and accepted by the competent authority, normally no accountability shall lie on the part of branch officials for the areas covered under the scope of concurrent audit.
 - v. If sanction is controlled by the Controller, 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 are observed.
 - vi. For consortium advances, the appraisal, sanction, treatment of NPA etc. is left to the member Banks, so the staff accountability will be looked into like other loans.
 - vii. If the cause of the NPA is by and large due to external factors, i.e. beyond the control of the Bank, it will generally not attract staff accountability.
 - viii. In cases where adequate realizable securities are available and/or account closed/ upgraded, the procedural lapses should not be basis for proceeding against the employee concerned unless evidence of fraud/ malafide emerges.

- ix. In case of wilful default by the borrower or when it was not possible to notice the diversion of funds in routine business, no accountability shall generally be fixed. However, if the diversion of funds was apparent and the official concerned was grossly negligent, the official concerned should be held accountable.
- x. Staff accountability shall be examined whenever a loan account slips to NPA (Quick Mortality) category.
- xi. The authority for examining and closing the Staff Accountability will be determined on the basis of the last sanction/ renewal/ reviewing authority.
- xii. The Staff Accountability Exercise to be completed and the report to be obtained within 90 days of account slipped to NPA.
- xiii. Separate formats of Staff Accountability Reports (SARs) for outstanding below Rs. 10 lacs and for outstanding Rs. 10 lacs & above prescribed.
- xiv. In respect of NPA accounts with outstanding below Rs. 10 lacs as on NPA date, Staff Accountability need not be examined unless there is sufficient ground to believe the existence of malafide or gross negligence.
- xv. The empanelled retired DGMs/ GMs, with sufficient experience in high value credit may be used for Staff Accountability Examination (SAE) in high value advances i.e. outstanding above Rs. 50 crores. The services of empanelled retired officials will not be utilized for SAE in advances up to Rs. 50 crores.
- xvi. Staff Accountability need not be fixed in case of NPA accounts which got upgraded/ closed, without any sacrifice, within 90 days from date of NPA except cases of fraud, criminal offences, malafide etc.
- xvii. In case of officials exceeding their powers/ discretion in organizational interests and reporting such transactions for ratification, the Competent Authority to ensure such ratification within a period of one month (30 days), otherwise the transaction in question shall be deemed to have been ratified.
- xviii. All types of omission including avoidance of decision taking / delay in decision making/ Non-fulfilment/ non-achievement of expected business parameters and also avoiding bonafide business decisions without justifiable reasons, will come under the ambit of accountability for non-performance.
- xix. For all non-credit matters, respective Controller to order investigation, analyse the Investigation/ Staff Accountability Report and submit the same to the next higher authority for deciding on the Staff Accountability.
- xx. In cases of fraud, forgery, falsification of records, accommodation, suppression of material facts, bribery etc., by an employee acting independently or in connivance with an outsider, the accountability must be examined and fixed accordingly, without reference to the loss that may be suffered by the Bank.

- xxi. For the decision taken by the Credit Committees or any other committees duly constituted by the Competent Authority, generally the accountability shall not be fixed, except under the certain cases as per the policy.
 - xxii. The auditors should not be held accountable for not pointing out the lapses during their inspection except the cases of intentional omissions/ malafide intentions.
 - xxiii. For the Officer/ Award staff retiring within a year, the process of investigation/ examination/ fixing Staff Accountability must be completed at least 6 months before the retirement.
 - xxiv. No disciplinary proceeding will ordinarily lie for any lapse not detected within two successive inspection of the same account or 4 (Four) years from the date of event or occurrence of the lapse, whichever is later except the cases of Frauds/ misrepresentation/ malafides/ other criminal offences.
3. The Quarterly/ Yearly Reports on SAE in both Credit and Non-Credit areas to be submitted by the Circles to the GM (R&DB Coordination) as per the prescribed formats.

The Ethics & Business Conduct Department will collect the data from R&DB Coordination and all other verticals and put up the status of SAR pending to the **Top Management/ Board.**

All NPA accounts excluding those with outstanding below Rs. 10 lacs as on NPA date will be reported. NPAs with outstanding below Rs. 10 lacs as on NPA date will be reported only if Staff Accountability Examination has been carried out for the reasons mentioned in para 2.1.9 (ii) of the policy. All other cases of Staff Accountability (Non-Credit Areas) will also be reported in the quarterly/ yearly reports.

4. The Staff accountability policy has come into effect w.e.f. 21.06.2021 and shall have prospective application only. All staff accountability examinations or decisions taken prior to the effective date of the policy shall not be reopened on account of this policy.

PROMOTION POLICY FOR OFFICERS IN GENERAL AND SPECIALIST CADRE

E-circular No. CDO/P&HRD/CM/02/2014-15 dated 4.4.2014

Circular No.: CDO/P&HRDCDS/ 76/2018 19, Date: Mon 7 Jan 2019

Promotion Policy for General Cadre Officers MMGS-II & MMGS-III A)

ELIGIBILITY :

Grade	No. of years of Service in Present Grade
JMGS-I to MMGS-II	3 Yrs. 6 months
MMGS-II to MMGS-III	2 Yrs. 6 months

B) CDS GRADE

JMGS-I to MMGS -II : Minimum CDS Grade - A (best 3 out of last 4 years)

MMGS-II to MMGS -III : Minimum CDS Grade - A (best 2 out of last 3 years)

C) DEBARMENT :

Officers who have given option not to participate in the promotion process or are under rigour of punishment on the date of eligibility.

D) OPT OUT OPTION :

Officers can be opted out from any promotion exercise by submitting a letter on the lines of annexure- II, III & IV as per their choice.

E) WRITTEN TEST :

The written test is applicable for all merit channel there shall no written test under Sr-cum-merit channel.

F) CONCESSION TO SC / ST OFFICERS :

This category of officers will continue to get concession in the matter of promotion to the grades of MMGS-II and III as per Govt. of India guidelines amended from time to time. Accordingly, SC/ST candidate senior enough in the zone of consideration so as to be within the number of vacancies will be placed in the select list without interview.

G) RESIDUAL SERVICE IN BANK FOR PROMOTION :

The candidates, to become eligible for promotions, should have a minimum of two years residual service with the Bank as on the date of eligibility.

H) NO. OF CHANCES :

The officers shall be given a total of 6 chances under each channel. The chances availed only from the promoting year 2014-15 and onwards would be counted for determining the no. of chances availed. If the officers does not opt out of the promotion process and he will be deemed to have availed the chance even if he absents himself in the entire promotion process.

I) MANDATORY ASSIGNMENTS :

REVISED MANDATORY ASSIGNMENTS EFECTIVE FROM PY 2017-18 FOR CONSIDERATION FOR PROMOTION TO NEXT HIGHER GRADES

For promotion to the grade of Mandatory Assignments applicable from PY 2017-18 onwards

MMGS-II Nil

MMGS-III 2 years' service in Rural/Semi-urban Branch(es)

These revised assignments shall be applicable w.e.f. 01.04.2017 i.e. PY 2017-18 onwards.

J) ZONE OF SELECTION :

The zone of selection should be decided as under

Merit Channel : On the composite score of promotion appraisal forms score and written test mark.

Sr.-cum-Merit Channel : On the composite score of promotion appraisal forms score including seniority marks. 3 marks will be awarded for each completed year of service beyond the minimum service eligibility criteria for promotion under the channel subject to maximum 15 marks.

The criteria for becoming unfit of promotion shall be as under :

1. Has not completed mandatory assignment
2. Has exhausted all chances
3. Has secured less than qualifying marks in AARF
4. Has secured less than qualifying marks in written test.

K) INTERVIEW :

Discontinuation of interview for promotion to MMGS-II

L) PROMOTION YEAR :

Each financial years beginning from 1st April and ending 31st March will be treated as a promotion year.

M) DATE OF EFFECT OF PROMOTION :

Promotion will effect from date of declaration of result or date of approval of the promotion by the appointing / promoting authority.

For promotion to MMGs-II/MMGS-III no medical examination shall be required.

N) PROMOTION TO SCALE IV & V (CDO/P&HRD/CDS/76/2018-19 dated 07.01.2019)

There is no written examination for promotion to Scale-IV & Scale - V

Eligibility Criteria :

Grade From	To	No. of yeade in present grade
III	IV	3 years
IV	V	3 years

O) MANDATORY ASSIGNMENT :

SMGS-IV : No additional RU/SU requirement. Two years' of service in Rural/ Semi-Urban branches.

SMGS-V Minimum of 4 years of Branch experience (excluding probation period) in any Vertical (NBG/CAG/SAMG/MCG/IBG), out of which minimum 2 years as Branch Manager in Scale - II/III/IV incumbency branches.

There shall be no separate requirement of Operational/Independent Line assignment for MMGS-III and SMGS-IV promotion respectively.

Independent Line assignment will henceforth be required for consideration for promotion to SMGS-V only. There shall be no separate/additional requirement of any assignment for consideration for promotion to TEGS-VI.

CDS GRADE

JMGS-IV & V : Minimum CDS Grade - A (best 3 out of last 4 years)

S) PROCESS OF SELECTION SCALE - IV OR V

Promotion	CDS	Weightage	PAC	Interview
to Grade Scale-IV	75%	25%	No	
Scale-V	60%	15%	25%	

For promotion to SMGS-IV & SMGS V no medical examination shall be required. Promoting authority - SMGS - IV & V - CGM Circle

T) PROMOTION FOR OFFICERS CONVERTED FROM SPECIALIST CADRE TO GENERAL CADRE :

(CDO/P&HRD/CM/62/2008-09 dated 7.10.2008 & CDO/P&HRD/CM/85/2008-09 dated 9.1.2009)

The officer who has been converted from specialist cadre will be considered for next promotion in general cadre only after completion of mandatory assignment. His seniority of the officer in specialist cadre will be protected. On conversion, the officer will be exposed to general banking for a period of one year during which he will not be considered for promotion. However, after satisfactory completion of the period of one year in general banking his candidature will be considered in the next promotion year with back dated promotion.

PROMOTION TO TRAINEE OFFICER:

Circular no. CDO/P&HRD-IR/78/2011-12 dated 22.10.2011

The eligibility criteria for promotion to JMGS-I under Trainee officer channel which will be introduced in phased manner.

For Promotion Year	Minimum service & professional qualification
2012-13	3 years' service
2013-14	4 years with JAIIB or 2 years with CAIIB
2014-15 onwards	4 years with JAIIB or 3 years with CAIIB

PROMOTION POLICY FOR SPECIALIST CADRE (RMROs & FSTOs)

Circular No. : CDO/P&HRD-CM/50/2013-14 dated 20.11.2013

It has been decided by the bank to initiate the promotion exercise in respect of RMROs & FSTOs for promotions to MMGS-II for the current promotion year (2013-14). The date of eligibility for the current promotion year is the 1st April 2013. Since none of the candidates the above two categories have not completed 10 years or more service in their present grade the bank has considered all the vacancies as merit channel.

(Circular No.: CDO/STU-MNDTRY LEAR/5/2018 - 19 , Date: Sat 1 Sep 2018)

CAPACITY BUILDING Creating a Learning Culture: Making Role Based Certifications mandatory

In terms of these instructions all employees up to Scale-V will have to acquire at least one Certification either external (RBI mandated) or internal (role based) during the year for securing 5 marks allocated for mandatory learning in CDS.

(Circular No.: CDO/P&HRDCDS/ 80/2018 19, Date: 15 Jan 2019)

JMGS-I officers will not be eligible for placement to MMGSII after two years. They shall be eligible for promotion to MMGSII under Merit channel after completion of 3.5 years of minimum service including probation period.

Circular No.: CDO/P&HRD-CDS/97/2020 - 21, Date: Fri 26 Mar 2021

STAFF: SUPERVISING : PROMOTIONS UPTO SMGS-V (GENERAL CADRE)

REVISED PROCESS OF SELECTION EFFECTIVE FROM PY 2021-22

In this regard, we advise that the Central Board in its meeting held on 24.03.2021 has accorded approval to the following amendments in the process of selection to various Grades, which shall be effective from promotion year (PY) 2021-22 onwards, as under:

- i. Discontinuation of interview for promotion to MMGS-III
 - ii. Re-introduction of interview for promotion to SMGS-IV
3. Accordingly, the weightages for promotion to these grades have been reassigned as under:

Promotion to Grade of Existing Process/ Weightage Revised Process/ Weightage
MMGS-II Written Test (60%) + CDS Score (40%) :No change

MMGS-III Written Test (50%) + CDS Score (50%)

SMGS-IV CDS Score (60%) + PAC Marks (15%) + Interview (25%)*

SMGS-V CDS Score (60%) + PAC Marks (15%) + Interview (25%): No change

(* The minimum qualifying Interview marks for promotion will be 40)

There will now be a common cut-off instead of Circle-wise cut-off for promotion to SMGS-IV and the Screening Committee, comprising of Circle CMC and a Deputy Managing Director as an observer will be discontinued. The Interview Committee for promotion to SMGS-IV will comprise CGM as Chairman and two GMs.

The revised instructions shall be applicable from PY 2021-22 onwards.

Circular No.: CDO/STU-TRAINING/4/2021 - 22, Date: Sat 19 Jun 2021

TRAINEE OFFICERS: PROBATION, TRAINING, ASSESSMENT AND CONFIRMATION PROCESS: MODIFICATIONS

It has been decided to implement the following probation, training, assessment, and confirmation process for Trainee Officers. The modified guidelines will be effective from Trainee Officers 2021 Batch.

A. Period of Probation / Period of Training:

- i. 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

Circular No.: CDO/STU-TRAINING/2/2021 - 22 , Date: Wed 19 May 2021

TRAINING, CONTINUOUS ASSESSMENT AND CONFIRMATION POLICY FOR PROBATIONARY OFFICERS & TRAINEE OFFICERS :

DISCONTINUATION OF PROVISION OF DIRECT PLACEMENT IN MMGS-II ON CONFIRMATION

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.

Circular No.: CDO/P&HRD-CDS/38/2021 - 22, Date: Sat 31 Jul 2021

CAREER DEVELOPMENT SYSTEM - CHANGES FOR 2021-22

1. The yearly assessment to be made by considering the best 8 months' performance out of the remaining 9 months for FY 2021-22.
3. Grade distribution curve

(A) Grade distribution curve from Clerical to SMGS-V :

- (i) For Non-Measurable roles (grades provided by Reporting Authority / Reviewing Authority directly) :

AAA - 35%, AA - 40%, A - 60%, B - 3% & C-1%

(The above grade-wise ceiling is maximum, subject to total of 100% overall in all grades put together)

- (ii) For Budgetary & Measurable roles (carried out directly by system based on in-built cohorts) :

AAA - 35%, AA - 40%, A - 21%, B - 3% & C - 1%.

(B) Grade distribution curve for TEGSVI & TEGS-VII :

AAA - 40%, AA - 40%, A - 16%, B - 3% & C - 1%.

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 not in CDS, from the total work force while arriving at the eligible numbers).

- 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.
- The Circles/CCEs have to finalize the list of eligible employees and submit the same to CD&S department within 2 days from the date of publication of the annual CDS grades. The list, along with the Committee approval, has to be submitted to CD&S department within the stipulated time. Non-receipt of the same from any Circle/CCE will be treated as 'nocases to report' and will be proceeded accordingly.

LOANS & ADVANCES

(Ref. Vol. III on Loans & Advances available in SBI Times)

INDIVIDUAL HOUSING LOAN

For details Refer

(IHLS: MASTER CIRCULAR: CDO/P&HRDIR/15/2018 19

Date: Mon 21 May 2018, UPDATED UPTO 31.03.2018) , CDO/P&HRD-IR/44/2020 - 21 Date: Fri 23 Oct 2020

The Individual Housing Loan Scheme (IHLS) for employees was last revised with enhancement in loan limits vide e-Circular no. CDO/P&HRD-IR/44/2020-21 dated 23.10.2020.

2. The Central Human Resources Committee (CHRC) of the Bank has on 7th March 2021, approved changes/improvements in the Individual Housing Loan Scheme (IHLS) for employees in the Bank as under: -

(A) LIMIT: Category	Revised Limit
Officers from JMGS-I to MMGS-III	Rs. 75 lacs
Officers from SMGS-IV to SMGS-V	Rs. 90 lacs
Officers from TEGS-VI to TEGS-VII	Rs. 110 lacs
Officers from TEGSS-I to TEGSS-II	Rs. 130 lacs

(B) SECURITY:

Primary Security: Equitable Mortgage of Property (Flat/ House).

Collateral Security: NIL (Lien on PF of employee is waived and to be removed for existing loans under IHLS)

(C) LOAN ELIGIBILITY REQUIREMENTS:

EMI/NMI ratio of 60:40 (The total deductions should not exceed 60% of Gross Emoluments).

Following items are taken into consideration.

INCOME:

- Salary (Pay slip components like Basic, DA, HRA and other allowances appearing in latest salary slip.)
- Periodical benefits (excluding reimbursements) 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.
- Income or rental income from existing house or expected rental from the proposed property.

DEDUCTIONS CONSIDERED: NO CHANGE

- Loan installments of all existing loans availed from Bank/outside including instalment of proposed Loan (Except Festival Advance). Following items are taken into consideration.
- Statutory deductions like PF, Income Tax (Except additional PF contribution by Employee, Insurance Premium, Installment of RD Account, Welfare Fund of Society)

(D) TIME PERIOD FOR CONVERSION OF EXISTING STAFF LOAN ON COMMERCIAL TERMS TO IHLS FOR STAFF: Revised

No time limit for conversion from Commercial Housing Loan to Staff Housing Loan as per eligibility, during service period only.

(E) STAFF HOUSING LOAN ON COMMERCIAL TERMS / REPAYMENT PERIOD: Revised

Upto 30 years, subject to liquidation of the Home Loan before the employee reaches the age of 75 years.

All other existing terms and conditions applicable to Individual Housing Loan Scheme for Staff and Staff Housing Loan on Commercial terms will remain unchanged.

3. The revised instructions will be effective from the date of approval of CHRC.

Eligibility: Confirmed Employees who have completed 2 years of uninterrupted service in Bank includes the probation period

Rate of Interest	:	6% (simple) irrespective of amount.
of Interest Limit upto	:	(for new a/cs)
Rs.40 lacs Limit	:	6.75% p.a. (simple), 6.5% from 01.01.2017, 5.50 from 01.04.20
above Rs.40 lacs	:	8.00% p.a. (simple), 6.95% from 01.01.2017, 5.95 from 01.04.20

- iii. Ancestral property Loan for repair/ renovation /alteration of the house/ flat acquired without bank's finance:

Officers: 50 times of BP or Rs.30 lacs, whichever is less.

(Maximum eligibility, subject to maximum permissible deductions i.e. 60% of gross salary) v. Repayment period: 360 months (including max. moratorium period of 24 months) ; Tenure for repayment in the ratio of principal: interest = 2: 1

- vii. 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.
- viii. Housing loan on commercial terms: Rate of interest: 0.25% bps below rate applicable to public but not below Base rate.
- ix. Sanctioning authority: All new Staff Housing Loan to be sanctioned at RACPC. AGM (RACPC) is delegated sanctioning power for staff housing loan. The existing Loans under IHL may also be migrated for maintenance to RACPC. At non-BPR centre, existing structure will continue. Other pre-sanction formalities like submitting DPD/Vigilance clearance, recommendations etc. will be completed by the controllers.
 - (i) The revised ceiling and interest rates will be effective immediately to all new loans under IHLS sanctioned/disbursed 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). 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 liquidation of principal amount and recover the installment towards interest correctly, so that entire outstanding is recovered within stipulated time.

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.

ADDITIONAL HOUSING LOAN FOR PURCHASING A BIGGER HOUSE OR REPAIRS etc. TO THE EXISTING HOUSE UNDER IHL SCHEME

Additional Housing Loan under the Individual Housing Loan Scheme (IHL) for staff is available for purchasing a bigger house or for repair, renovation or alterations to the existing house after 5 years of construction of original house @ 6% p.a. (simple) rate of interest, within the overall ceiling for staff under the IHL scheme on the following terms and conditions:

The process of sale of old house and purchase of new/bigger house has to be completed within 9 months. GM (Network) and CGM of the Circle are authorised to condone delay up to a maximum of 24 and 36 months respectively on merits of each case. In exceptionally genuine cases, the DMD & CDO may condone delay upto a maximum of 60 months.

Repayment of additional housing loan will be spread (P:I=7:3) over the residual tenure so as to ensure that its liquidation coincides with liquidation of the main IHL.

(CDO/P&HRD-IR/64/2007-08 Dt. 05.02.2008)

2ND ADDITIONAL HOUSING LOAN

2nd Additional Housing Loan under IHL scheme for staff for repair / renovation/ alteration and to carry out additional construction in their existing houses may be allowed subject to fulfillment of the following among others:

- ◆ The amount of loan in such cases will be limited to the amount of difference between the loans (original housing loan + additional housing loan) already availed under IHL scheme and present entitlement or 90% of the project cost whichever is low.
- ◆ The facility of 2nd additional housing loan will be available only once during the service and 5 years after availing the first additional housing loan.
- ◆ This additional housing loan facility is governed by the terms and conditions of the existing IHL scheme.
- ◆ Where additional construction is involved in the existing house, it should be bigger by at least 120 sqft and should have at least one more room than the existing house/flat. However, this condition will not be applicable in case of repair/ renovation/alteration etc. The copy of permission obtained for additional construction from the appropriate authority should be submitted along with the proposal. The plan and estimate for repair / renovation / alteration / additional construction should be prepared/ certified by the Architect/competent authority as in case of a fresh loan.

(CirDO/HR/172/2008-09 Dt.11.02.2009)

LOAN IN CASES WHERE BOTH HUSBAND AND WIFE ARE WORKING

If both husband and wife are working in the Bank, as they have separate incomes and have higher repayment capacity, they should be allowed one joint loan under IHLS upto their combined entitlement for one or two loans separately as per their individual entitlements. On the same lines, if one spouse is working with any other bank/financial institution/corporate etc. or Central/State department/their undertakings etc., both the husband and the wife will be eligible to raise concessionary housing loans as per their individual entitlements from their respective employers.

(CDO/P&HRD-IR/32/2008-09 dt. 25.06.2008)

REPAYMENT AFTER RETIREMENT

The repayment of the loan can be permitted by the sanctioning authority until an employee attains the age of 75 years, subject to the following conditions:

The total repayment period of the loan including principal and interest does not exceed 360 months as provided in the scheme.

Instalments towards principal & interest should not be more than 60% of notional pension and DA thereon. Where necessary, the repayment schedule should be readjusted to satisfy the conditions. A letter of authority for deducting the loan instalments from pension should be taken.

(CDO/P&HRD-IR/49/2014-15 dt. 30.09.2014)

SANCTION OF HOUSING LOAN UNDER IHLS AFTER ATTAINING 55 YEARS OF AGE

It has been decided to do away with the stipulation of maximum age of the employee (55 years) to enable them to avail the benefit of revised housing loan scheme before their retirement, subject to the following conditions:

- ◆ The employee should be able to acquire /complete construction of the house well before his retirement from the Bank's service and repayment should commence when the employee is in Bank's service. However 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.
- ◆ Normally, an employee is required to repay all his debts to the Bank at the time of retirement. However, with a view to facilitate repayment 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 20 years. In such cases, the borrower employee should be specifically advised that the repayment schedule will be reviewed at the specific request of the employee at the time of his retirement commensurate with his monthly income vis-a-vis repayment obligation towards the housing loans(s). As the pension is paid to our employee primarily for subsistence, it will be stipulated that total amount of monthly housing loan instalment(s) inclusive of existing instalment towards existing housing loan already availed under Cooperative Housing/ Individual Housing Loan Scheme, if any, should not exceed 60% of the employees' pension and D.A. thereon plus 1/12th of other regular income such as rental income/ interest/dividend income declared in the previous year's IT return. In cases, where repayment burden exceeds 60% of the employee's monthly income as calculated above, the sanctioning authority may stipulate that employee should collaterally secure the loan by depositing an appropriate amount out of his terminal dues with the Bank in term deposits, at the highest rate of interest available at the time of making such deposits, so that the monthly interest on TDR is adequate to take care of the loan instalment exceeding the aforesaid 60% portion of the monthly income. Alternatively, the employee may clear a portion of loan from his terminal dues to conform to the aforesaid stipulations. A suitable irrevocable letter of undertaking agreeing to the revised repayment schedule should be obtained from the employee and retained with the loan documents. The above guidelines/ provisions will also apply to cases where the employees apply for housing loan for enlarging the existing house including construction of additional floor(s) in the same house or acquiring a bigger accommodation under Additional Housing Loan Scheme.

(CDO/P&HRD-IR/2009-10 dated. 17.6.2009)

DELEGATION OF POWER (CDO/P&HRD-IR/117/2011-12 dated 29.3.2012)

- Consequent upon the circle redesign - delegation of Administrative/Financial powers in respect of IHLS to staff.

2nd additional Housing Loan

Circular No. CirDO/HR/102 of 2008-09 dtd. 23.02.09.

For repair/renovation/alteration of the existing houses and carry out additional construction in the existing house 2nd additional house loan can be sanctioned 5 yrs. after availing the first additional housing loan. Repayment in respect of additional housing loan can be treated as afresh. The instalments will be first appropriated towards principal. Once the principal amount is liquidated, the installments will be appropriated towards interest till liquidation.

INDIVIDUAL HOUSING LOAN SCHEME FOR EMPLOYEES CLARIFICATION

Circular No. : CDO/P&HRD/IR/71/2014 - 2015 dated 17.01.2015

Please refer to our e-circular No.CDO/P&HRD-IR/49/2014-15 dated 30.09.2014 vide which the Individual Housing Loan Scheme for employees in the Bank was last revised.

2. In this connection, we are receiving many queries from circles and it is found that most of the queries are common in nature. We have examined the matter and clarify as under:

a) Eligibility of number of houses

- i) Employees are eligible to acquire maximum of two houses in their entire career in the bank by availing loan under IHLs.
- ii) If both husband and wife are working in the Bank, they will be eligible for maximum two houses as a family under the scheme. In other words, they will not be eligible for 3 or 4 houses singly or jointly under the scheme. In such case, only the loan eligibility may go up by clubbing of individual eligibility of both employees working in our Bank.
- iii) Employees already acquired/in possession of/owning two houses, can be eligible for housing loan to acquire another house, by disposal of one of the existing houses even if earlier housing loan is liquidated after obtaining necessary permission from appropriate authority.

In other words, an employee should not be owner/owning more than two houses at a given point of time either singly or jointly, to avail housing loan under IHLs.

b) Rate of Interest :

Rate of interest should be charged depending on the new limit sanctioned on or after 01.10.2014 and not by clubbing of limit sanctioned earlier for the purpose of rate of interest. The limit sanctioned earlier should be ignored, for the limited purpose of determining rate of interest.

- i. Limit upto 40 lacs - 6.75% p.a. (simple)
- ii. Limit above 40 lacs - 8% p.a. (simple)

(In case of fresh limit sanctioned for more than 40 lacs, the rate of interest will be calculated by the system at the rate of 6.75% p.a. upto limit of 40 lacs and 8% p.a. for above 40 lacs)

c) 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.

d) 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/outstanding under commercial terms. In case of Maxgain account, amount upto drawing power of the account may be converted to IHLs.

e) 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 others/family members should not be clubbed to arrive at loan eligibility/deduction under IHLs. However, income of working spouse in the Bank may be clubbed for the purpose.

f) 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.

g) 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.

h) Repayment of loan upto 75 years of age :

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

- i) **Fresh letter of authority addressed to Trustees of PF in case of conversion:**
No separate letter of authority addressed to Trustees of PF need to be obtained in case of conversion of housing loan on commercial terms.
- j) **Cost escalation in current project :** Revised estimates should not be accepted for project under construction to sanction additional housing loan.
- k) **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.
- l) **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.
- m) **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.
- n) **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. **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.**

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.

- i In terms of extant instructions, as contained in sub-para 5, page No.30 of HR hand book volume III (CC letter No.PER:IR:6208 dated 15th March 1994) "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.

The earlier stipulation issued in the manual days of accounting, cannot be operationalized now. Accordingly, proposed 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.

INDIVIDUAL HOUSING LOAN SCHEME (IHLS) FINANCING OF MORE THAN TWO HOUSES

Circular No. : CDO/P&HRD-IR/3/2015 - 16 dated 09.04.2015

Please refer to our e-circular No.CDO/P&HRD-IR/49/2014 -15 dated 30.09.2014 vide which the Individual Housing Loan Scheme for employees in the Bank was last revised.

2. In this connection, we have to advise that in view of the changed environment and change in housing needs of individuals, to fulfill social and family aspirations of employees, staff housing loan upto two houses were allowed vide our e-circular No. CDO/P&HRD-IR/32/2008-09 dated 25.06.2008. Further, a new provision was also made to the effect that if both the husband and wife are working in the Bank, as they have separate income and have higher combined repayment capacity, they were allowed one joint loan under IHLS upto their combined entitlement for one house or two loans separately as per their individual entitlements. However, they were not allowed to avail housing loan for more than two houses singly or jointly.

3. The matter has been revisited in terms of RBI guidelines on CRE Home Loan exposure. In the light of guidelines issued on CRE Home Loan, we reproduce the instructions issued to classify home Loans to public under the following categories as CRE Home Loans:
 - i. If an individual owns two or more houses, singly or jointly then the exposure for the third house onwards/purchase of plot will be treated as CRE Home Loans. The maximum number of houses/flats/residential plots will be restricted to 3 under CRE Home Loans over and above the two houses/flats permissible under Home Loan Scheme. In cases where total units, including existing and proposed exceed 5, the loan proposal will be processed under SME (CRE). In other words, CRE Home loan interest rates will be applicable to a maximum of 3 units beyond which SME interest rates and repayment terms will apply.
 - ii. If the third house which is proposed to be funded through Home Loan is intended to be purchased by the borrower for upgrading from a small house to a bigger house or vice-versa, moving to a more convenient, locality/place/city etc. and he/she intends to sell one of the existing houses within 6 months after getting possession of the third house, exposure to third house may not be treated as CRE exposure, provided the borrower submits an affidavit to that effect. In case of non-fulfilment of this condition by the borrower, Home Loan will carry the rate applicable for CRE Home Loan from such due date till fulfilment of the stipulated condition.
 - iii. Loan for extension of the present house will be treated as CRE Home Loan if more than 50% of the monthly instalment of the loan is expected to be raised through the rent receivable from the extended portion. Present stipulation in the Home Loan Policy that "while computing maximum eligible loan amount, expected rent accruals from proposed house/flat being let out (net of taxes, cess etc.) may be reckoned subject to maximum amount equivalent to the Net Monthly Income of borrowers" shall continue to be in force.
 - iv. If the funding of third house merits classification under non-CRE exposure for reasons other than those mentioned above, Circle CGM will have discretion to permit such classification on the basis of recorded justification which does not violate the spirit of RBI guidelines mentioned above and subsequent modifications, if any, in the guidelines issued by RBI.
4. Accordingly, it has been decided to permit 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. The only restriction being that the IHL should be

categorized as CRE Home Loans and not SME (CRE) Apart from individual employee, if both the husband and wife are working in the Bank, it has been decided to allow housing loans for more than two houses within their individual/combined entitlement either singly or jointly as per their individual entitlements. From now onwards, the sanctioning authority of housing loan will obtain a declaration regarding number of houses owned by an employee/applicant singly/jointly to sanction the housing loan under CRE exposure, if applicable.

5. Further, as per extant instructions, if any employee proposes to dispose of his existing house and purchase/construct a new house/bigger house, the employee needs to take prior permission from the Competent Authority (DGM, B&O of the Module/DGM, Branch where the housing loan account is maintained). It is observed that the above provision was made at a time when an employee was eligible for only one house in his entire service period. As that restriction is removed now, the above instruction becomes redundant. As such, it has been decided that if any employee desires to dispose of his existing house and acquire a new house by utilizing his sale proceeds as margin in new project, the proposal may be sanctioned by sanctioning authority without insisting on separate permission. If an employee has taken permission earlier to dispose of his house in the past but not availed additional housing loan for new house for any reason, they may also avail the facility of revised ceiling, if otherwise eligible.
6. With these modifications, it has also been decided to allow the existing employees to convert their outstanding/limit of existing housing loan on commercial terms, if any, or loan availed from outside verifiable sources, beyond two houses as to ownership, to Individual Housing Loan Scheme as stated above. In this connection, employees who had availed housing loan under public scheme after disposing of their earlier house acquired with IHLS due to absence of required permission or lapse of the period of permission, may also be allowed to convert their housing loan to Individual Housing Loan Scheme as usual.

INDIVIDUAL HOUSING LOAN SCHEME (IHLS) CLARIFICATION Circular No. : CDO/P&HRD-IR/37/2015-16 dated 29.07.2015

Please refer to our e -circular No.CDO/P&HRD-IR/71/2014 -15 dated 17.01.2014 wherein a few queries on the scheme were clarified. Now, we are receiving a few more queries from the circles, which are clarified as under:

- a) **Both the husband and wife are working in the Bank. Both of them are eligible for housing loan for combined entitlement to acquire a single house. How to sanction and open accounts in CBS/**

Separate applications to be submitted by both the employees for two separate limits as per their individual entitlement which would be sanctioned for the same house/flat. Accordingly, two separate loan accounts for the sanctioned limit should be opened at the same Branch under respective product codes. The rate of interest is applicable as per individual limit sanctioned in each case. Two separate set of documents for different limits to be executed jointly by both the employees. The liability will be joint and several for both mortgage will be common for both the accounts. The disbursement should be effected in both the accounts in proportion to the amount sanctioned simultaneously.

- b) **While permitting repayment of housing loan after retirement, whether rate of interest needs to be changed Same rate of interest will continue.**
- c) **Ex-serviceman/other employee, who had already availed housing loan from previous employer.**

As there is no limit on number of house(s), these categories of employees will be eligible for housing loan under IHLs subject to fulfillment of other criteria.

- d) **Repayment period in case of conversion of commercial housing loan to IHLs in respect of employees joined the Bank on or after 1.1.1991.**

Such HL accounts on commercial terms were sanctioned upto the age of 70 years of the borrower employee as in the case of public loan. As per extant instructions, on conversion of such loans to IHLs, liquidation should coincide with liquidation of main IHL account. As IHL was repayable upto 60 years of age and HL on commercial terms was sanctioned upto 70 years of age, many employees were not in a position to convert such accounts due to above guidelines. The matter has been re-examined and it has been decided that the repayment period of such loans may be extended up to the age of 75 years at the time of conversion.

- e) **Extension of last date for conversion of housing loan on commercial terms to IHLS.** The last date fixed earlier as 30.06.2015 is hereby extended upto 30.09.2015 to facilitate employees to avail the facility of conversion of housing loan on commercial terms to IHLs, which will however, not be extended any further.
- f) **Whether the items such as PF withdrawal, loan against deposits, personal savings etc shown as part of margin in the original proposal of IHLS but not yet utilized can be financed as additional loan/revision in loan amount under IHLS, provided that 10% margin is maintained.**

Additional housing loan under IHLS can be sanctioned for such amount, as these are verifiable in nature, subject to maintaining of 10% margin and execution of fresh document for revised amount of housing loan under IHLS.

- g) Whether margin amount shown in the original project of HL on commercial terms as other sources (verifiable in nature) or personal savings can be financed at the time of conversion from HL on commercial terms to IHLS, where the HL on commercial terms is not fully disbursed/availed and the project is not completed and the loan is under moratorium period.**

The outstanding as well as such eligible amount can be converted to IHLS, as these are verifiable in nature, subject to maintaining of 10% margin and execution of fresh document for revised amount.

INDIVIDUAL HOUSING LOANS TO STAFF

Circular No. : CDO/P&HRD-IR/20/2016 - 17, May 11, 2016.

The Central Human Resources Committee of the Bank in its meeting held on 19.03.2016, has approved Changes/improvements in the Individual Housing Loan Scheme to staff, as under:

- 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 existing 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 will be rescheduled and a fresh arrangement letter will be exchanged, without seeking any further paper/document.
 - iii) This facility may also 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, may be reviewed, viz a viz rescheduled EMI of the loan, if the retirees so request.

B) Maxgain (Over draft facility) on IHLs

- i) 'SBI - Maxgain' has been launched w.e.f. 1st April 2005 and the same facility is also being availed by our staff who have availed housing loan under commercial terms & conditions.

- ii) Maxgain facility may now be extended to our Staff IHL borrowers also, with minimum loan amount of Rs 20 lacs and overdraft facility with reducing drawing power, as per the same terms and conditions applicable to public. All other features of the existing Staff Housing Loan will continue to be the same, and Maxgain would be an additional facility offered, at the option of the staff member, if otherwise eligible.

C) 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) RBI has issued a notification on 5th March 2015 advising amendments in their earlier instructions. Accordingly REH & HD department vide letter no. RE/HL/AX/7 dated 27th April, 2015 has advised that Stamp duty, Registration Charges and other documentation charges will now be 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 lacs.
- iii) It has now been decided that the same benefit may be passed on to our staff also. Hence, in the case of Staff Housing Loans, Stamp duty, Registration Charges and other documentation charges, be 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 lacs.

D) ADDITIONAL HOUSING LOAN

- i) As per extant instructions, Additional Housing Loan for purchasing a bigger house or for repair, renovation or alterations in existing house will be available after 5 years.
- ii) Since we have liberalized IHL, 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. In that context, the competent authority has decided to do away with the stipulation of 5 year gap for taking additional housing loan or 2nd additional housing loan, from the date of sanction of IHL.

CDO/P&HRD-IR/78/2020 - 21, dated 19th Jan 2021

INDIVIDUAL HOUSING LOAN SCHEME (IHLS)

GROUP TERM LIFE INSURANCE POLICY (01.11.2020 - 31.10.2021)

The Group Term Policy No. 72100274804 obtained from SBI Life Insurance Company Limited has since been renewed for the period 01/11/2020 to 31/10/2021,

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.

INDIVIDUAL HOUSING LOAN SCHEME (IHLS) INCLUSION OF COST OF SOLAR SYSTEM AS A PART OF PROJECT COST

Circular No.: CDO/P&HRD-IR/79/2017 - 18 ,Date: Fri 5 Jan 2018

In terms of extant instructions, maximum quantum of loan under the Individual Housing Loan Scheme (IHLS) is 90% of the project cost or maximum eligibility of the respective category of the employee, whichever is less. We have been receiving representations /suggestions from employees/ officers to include rooftop/domestic solar system as a part of project cost.

2. Competent authority has now approved inclusion of the cost of solar system as a part of 'Project Cost' under IHLS subject to the conditions as under: -
 - a) The cost of rooftop Solar System will be added to the project cost/agreement value.
 - b) The cost of rooftop Solar System shall be restricted to a maximum of Rs.2 lacs.
 - c) The maximum quantum of loan under IHLS shall be 90% of the project cost or maximum eligibility of the respective category of the employee, whichever is less.
3. All other existing terms and conditions for housing loan under the Individual Housing Loan Scheme (IHLS) for employees will be applied.

(Cir No.: CDO/P&HRDIR/119/2017 18, Date: 31 Mar 2018)

INDIVIDUAL HOUSING LOAN SCHEME (IHLS): INCLUSION OF CHILDREN AS GUARANTOR

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 as per IHL Scheme

**INDIVIDUAL HOUSING LOAN SCHEME: FOR SCHEDULE TRIBE
EMPLOYEES (IHLSSTE)**

Circular No.: CDO/P^HRD-IR/48/2017 - 18, Date: Sat 7 Oct 2017

The salient features of the scheme are as under

a) PURPOSE : To provide financial assistance to Scheduled Tribe (ST) employees -

- i) To construct/ purchase house in such hilly/ tribal areas.
- ii) To purchase an existing (old) house/ flat.
- iii) To Repair/ renovate/ Extension of an existing house or flat.

b) ELIGIBILITY

- i) All Confirmed employees who have completed 10 years' uninterrupted service in the Bank including the probation period but not temporary service, will be eligible for the loan.
- ii) The employee shall be eligible to purchase only one house under the scheme.
- iii) The employee shall not be eligible for housing loan/ additional housing loan on commercial terms under the scheme.

c) LOAN AMOUNT

The category wise ceiling for the loan under the scheme are as under-Officer: Rs 30 lacs. The above ceilings shall be within the overall ceiling applicable to employees under the present IHLS. Maximum eligibility: Subject to maximum permissible deductions of 60% of Gross salary.

d) MARGIN: 10% of the Project Cost.

e) RATE OF INTEREST

As applicable to Individual Housing Loan Scheme i.e. 6.50% @ Simple rate of interest.

f) REPAYMENT

- i) 360 months including maximum moratorium period of 24 months. Tenure for repayment in the ratio of Principal: Interest = 2:1.
- ii) Repayment may be done up to 75 years of age, subject to adequate and verifiable cash flows for repayment of the loan.

g) TYPE OF LOAN

Loan can be availed as 'Term Loan' as well as 'Maxgain scheme'.

h) SECURITY

- i) Lien will be marked on the Provident Fund balance of the employee.
- ii) Third party guarantee of 'Spouse' and 'Nominee' where nominee is other than spouse for PF/Gratuity.
- iii) Negative Lien: An undertaking shall be taken from the employee that they will not sell/ transfer the property, for which loan has been taken, without the written consent of the Bank.
- iv) An undertaking from the spouse/ nominee that the terminal benefits may be appropriated against the outstanding housing loan.
- v) If the employee wants to continue the loan beyond retirement, a fixed deposit equivalent to outstanding at the time of retirement should be deposited with the Bank with lien marked in favour of the Bank.

I) DISBURSEMENT

The disbursements shall be made only in phases corresponding to the actual progress in construction. Where construction is being done by the employee himself, disbursement may be done in his personal account. However, in case of outright purchase of house, one-time disbursement may be permitted. Disbursement to the builder/ seller should be done by means of direct credit to their account only through Digital channel/ Demand Draft.

j) INSURANCE

The outstanding in housing loan shall be covered by the Group Insurance Cover obtained by the Bank against the death of the employee.

The scheme is applicable only for purchase/ construction of house in scheduled areas. All other existing terms and conditions for housing loan under the Individual Housing Loan Scheme (IHLS) for employees will be applied.

CONVEYANCE LOAN

VEHICLE LOAN FOR 2 -WHEELERS

Circular No. CirDO/HR/74 of 2008-09 dtd. 30.10.2008 & Circular No. CDO/P&HRD-IR/81 of 2012 - 13 dated 26.02.2013, P&HRD-IR/22/2016-17, CDO/P&HRD-IR/45/2020 - 21 Date: Fri 23 Oct 2020

MODIFICATIONS

An officer may avail loan for both a 2- wheeler and a car or a maximum of two cars and two 2-wheelers but the aggregate of all loans sanctioned should be within the over all limit fixed for conveyance loan applicable to them.

Maximum quantum of loan for car:Supervising OJMGS-I to scale-V :Rs.15.00Lacs
Scale VI to TEGSS-II: Rs.20 lacs.

Maximum quantum of loan for TwoWheelers:

For confirmed Officers:90% of cost of two wheeler within the overall limit as above

For Officers not yet confirmed:90% of cost of two wheeler subject to a ceiling of Rs.1,50,000/-

Also,Circular No. CirDO/HR/82 of 2007-08 dtd. 31.03.2008, the rate of interest of Scooter Loan is revised to 7% p.a. simple, 6.5% from 01.01.2017, 5.50% from 01.04.20

Repayment @ (5:1): Principal - 70 months : Intt. - 14 months = 84 months

CAR LOAN SCHEME

CirDO/HR/68 of 2007-08 dtd. 12.2.08, CirDO/HR/63 of 2008-09 dtd.9.9.08 & e-circular No. CDO/P&HRD/IR/53/2008-09 dated 02.09.2008, CDO/P&HRD-IR/45/2020 - 21 Date: Fri 23 Oct 2020

Eligibility - All confirmed officer

Margin - 10%

Maximum Loan -

Category : 1. Scale I to Scale V Rs. Rs. 15 lacs

2. Scale VI to TEGSS-II Rs. 20 lacs

Intt. - 5.50% from 01.04.2020

Deduction norm- upto 60% of Gross salary

Repayment @ (2.75:1) Principal - 132 months : Intt. - 48 months

Repayment of car loan within a period of 60 months, after retirement. (Cir No. CDO/17/61/2017-18, dated 15.11.2017)

Both the loan i.e. two wheeler & 4 wheeler can be availed within the loan limit fixed for a car.

Physically handicapped officer drawing a Basic Pay of less than .31,705/- p.m. shall be eligible for a loan for purchase of special Motor Car marketed by MIs. Maruti Udyog Ltd., provided he has completed 5 years of continuous service in the Bank.

Employees will be allowed to raise car loan for replacement of the vehicle, five years after the date of raising the first loan whether for new or used vehicle after liquidating the first loan along with interest in full.

Demand Loan for car repair

Repair of Cars (to officers once in 5 yrs.) - Rs. 10,000/-, 36 EMI, 8.5% p.a. (simple) & 2nd loan can be taken after 5 years of the first loan.

FESTIVAL ADVANCE

Through HRMS Only

PERSONAL LOAN

As per circular No. CirDO/HR/67 of 2007-08 dtd. 12.02.2008 , CirDO/HR/41 of 2008-09 dtd. 26. 06. 2008 & e Circular No. CDO/P&HRD-IR42 of 2013 - 14 dated 31.10.2013..: CDO/P&HRD-IR/50/2020 - 21 Date: Fri 13 Nov 2020

- i. To meet the expenses on children's higher education abroad or in professional college in India and their marriage(s).
- ii. To meet shortfall in the cost of house/flat proposed to be purchased as also to meet the expenditure on major repairs to/renovation of house/flat.
- iii. To meet expenses connected with treatment for serious illness of self/dependents/ close relatives.
- iv. To finance, partly or fully, purchase of Motor Vehicle/Scooter/Motor Cycle etc. and also for meeting shortfall in the cost of Motor Vehicle proposed to be purchased under Bank's existing Vehicle Loan Scheme.
- v. Meeting expenses on major repairs to Motor Vehicle/Scooter/Motor Cycle.
- vi. Purchase of audio/video equipment, home appliances, personal computers etc.
- vii. To meet the travelling expenses of self/dependents to visit a place outside India.

- viii. To repay the loans availed of from other institutions for the above-mentioned purposes.

Quantum of loan

Revised: Minimum 2 years of uninterrupted service in the Bank:

SUPERVISING STAFF (JMGS-I TO SMGS-V):	Max Loan Amt. Rs. 15 lacs
SUPERVISING STAFF (TEGS-VI & TEGS-VII) :	Max Loan Amt. Rs. 20 lacs
SUPERVISING STAFF (TEGSS-I & TEGSS-II) :	Max Loan Amt. Rs. 25 lacs

Subject to the condition that total deduction of an employee under no circumstances should be exceed 60% of his gross emoluments.

Rate of Interest 8% p.a. (monthly compounded) for overdraft component and / or 8% p.a. (simple) for demand loan component. 6.95% from 01.01.2017, 5.95 % from 01.04.20

Sanctioning Authority: Not below the rank of AGM

Lien on account of Car Loan / Vehicle loan for 2 - wheeler and his housing loan should not be reckoned for calculating the unencumbered balance in PF for sanction of personal loan as per the Circular No. CirDO/HR/41 of 2008-09 dtd. 26.6.2008.

The following other operational guidelines relating to the Personal Loan Scheme have also been approved:

- a) Employees may retain the existing OD limits and avail the enhanced component in the existing OD account or in the form of Demand Loan as per their repaying capacity.
- b) To encourage our employees to opt for fixed repayment plan, a simple interest @ 8% p.a. will be charged for the Demand Loan component of the Personal Loan.
- c) 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. However, an employee will not be allowed to have more than two demand loan accounts at any given time. In case of Overdraft, the interest applied monthly will be recovered from the salary every month as at present.
- d) Employees who wish to avail the loan for the revised limit may get the loan sanctioned afresh. The two components of the loan i.e. OD and Demand Loan may be mentioned separately in the application.

- e) It has been decided to waive requirement for extension of EM of the house charged under HIL to Personal Loans. However, lien on the PF balance of employee will 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 last PF statement of the employee.
- f) 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 loan are primarily secured by way of EM of the house/hypothecation of vehicles.
- g) Employees who intend to avail of the Personal Loan for the revised limit, may get the loan sanctioned as a fresh case. Enhanced Overdraft limit may be allowed in the existing account. 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 CAIOD and D/L accounts.

NOTE : (a) Those who have availed loan from co-operative society and are interested to avail personal loan should obtain permission from DGM of the module.

- (b) The notional interest (monthly) should be available in the A/c is made so as to take care of interest portion as at no point of time, the A/c should be overdrawn.
- (c) The intention of 40% take home salary should be observed during the currency of personal loan except to the extent that deductions on account of LIC premium, RD account, savings/ welfare fund of society, extra deduction towards Provident Fund as well as deduction on account of festival advance should not be reckoned. (CL/CirDO/P&HRD/91 of 2003-04 Dt. 5.12.03) (CL/CirDO/P&HRD/41 of 2004-05 Dt. 14.10.04)

COMPUTER LOAN SCHEME

Circular No. **CirDO/HR/39 of 2007-08 dtd. 16.10.07**

CirDO/HR/42 of 2007-08 dtd. 26.10.07 & CirDO/HR/51 of 2007-08 dtd.

11.12.07 & CDO/P&HRD-IR/59 of 2013-1 dtd. 03.01.2014

Eligibility - All permanent employees with 2 yrs. of service including probation.

Type of facility - Demand Loan

Amount of loan - upto max. of Rs. 40000/-

Repayment - (P : I = 5 : 1) 36 months to 60 months

Rate of Intt. - 8% simple, 5.95% from 01.01.2017

- Security - Hypothecation of P.C. / Laptop/Hardware purchased
- Deduction - Total deductions, including the EMI of this loan, should not exceed 60% of gross salary
- Documentation - DP / DP Delivery & Hypothecation agreement
- Margin - NIL
- Sanctioning authority - Branch Manager / Deptt. Head

SBI SCHOLAR LOAN TO WARDS OF SBI STAFF (Circular no. CirDO/HR/28 of 2009-10 dated 24.7.2009)

SBI student loans to staff members/their wards are sanctioned on the same terms and conditions as applicable to public except for the following relaxations.

- a) Margin : upto 4.00lacs Nil
Above 4.00 lacs 5%
- b) Repayment Period : 10 Years after Moratorium
- c) Interest Rate : 8% (w.e.f. 01.07.09) and 0.5% less interest incentive to girl students as per the directions of the Ministry of Finance. interest rate 5.95% from 01.01.17

However, the incentive of 1% reduction in rates for regular servicing of interest during the moratorium period as available hitherto will not be available to wards of staff w.e.f. 01.07.2009 due to reduction in rates significantly.

P. F. ADVANCES

- | (RULE) | (PURPOSES) |
|---------------------------|---|
| Rule - 15 (a) (i) | to pay expenses incurred in connection with the serious or prolonged illness of the member or of any person actually dependent on him. |
| Rule - 15 (a) (ii) | to pay obligatory expenses on a scale appropriate to the member's status which by customary usage the member has to incur in connection with marriage, funerals or other ceremonies. |
| RULE-15 (a) (iii) | to meet any other expenditure or liability which in the opinion of the trustees, is extraordinary and beyond the ordinary capacity of the mem-ber to meet. |
| Amount - | An advance shall not, except for special reasons exceed three months Basic pay or half of the amount of member's own sub-
scription and interest thereon standing to his credit in the fund, |

whichever is less.

Recovery - The advance shall be recovered from the member in such number of equal monthly installments as the trustees may direct but such number shall not be less than twelve unless the member so selects or in any case more than twenty four.

OTHER TERMS & CONDITIONS :

- a) 6 months Basic pay can be sanctioned under special recommendation.
- b) Subsequent advance can be granted after twelve months of liquidation of previous advance together with interest.

(Relaxation may be allowed in special cases)

PF WITHDRAWAL

(RULE) (PURPOSES)

Rule - 16 (a) Building or acquiring a suitable house for his residence including the cost of the site or repaying any outstanding amount on account of loan expressly taken for this purpose.

Amount - one half of the amount of his own subscriptions with interest thereon standing to his credit in the fund or actual cost of the house whichever is less.

- 16 (b) (i)** Meeting the cost of higher education, including wherever necessary the cost of passage, of any child of the member for,
- (ii) Education outside India an academic, technical, professional or vocational course beyond the High School stage and
- (iii) for any medical, engineering or the technical or specialised course in India beyond the High School stage provided that the course of study is for not less than three years.

Amount - One half of the amount of his own subscriptions and interest thereon or three months basic whichever is less.

(Withdrawal permissible once is every six months)

- 16 (c) Meeting expenses in connection with the marriage of
 - (a) his daughter or daughters
 - (b) any other female relatives dependent on him if he has no daughter.

- Amount -** Six months Basic pay or half of own subscriptions including interest whichever is less. In special cases (duly recommended) 10 months basic can be allowed.)
- 16 (d)** Meeting expenses in connection with marriage of his son or sons.
- Amount -3** months Basic pay or half of member's own subscriptions including interest whichever is less. In special cases (duly recommended) 6 months basic can be allowed. (NO withdrawal for the above purposes (a, b, c & d) is allowed unless the member has completed 25 years of service or has attained the age of 50.
- 16 (e)** Building or acquiring as a member of a Co-operative Housing Society approved by the Bank or under any other scheme approved by the Bank for the purpose, a suitable house for his residence including the cost of the site.
- Amount -** Rs. 1500/- or half the amount of his own subscription including interest, whichever is higher. Or the actual cost of the house and the site whichever is less.
- (For all practical purposes-half of own contribution including interest is admissible)
- Withdrawal under this clause is permissible once during the service period.

CLEAN DEMAND LOAN AGAINST BANKS' CONTRIBUTION

(PER 8/88, PER 9/93 & Cir No. CDO/P&HRD-PM/69/2008-09 dated 27.10.2008)

Maximum 6 months basic can be availed as Demand Loan against Banks' contribution for the purpose of construction of house only if P.F. withdrawal has been availed under rule 16(a) above. Demand loan is not admissible for any other purpose. The loan is repayable in 100 equal monthly installments. Rate of interest - interest on demand loan against bank's contribution will be equal to the interest rate payable on the PF balance. It can be availed for the second time while availing additional Housing loans under the Bank's housing scheme.

ADVANCES AND WITHDRAWALS UNDER RULE 15 & 16 TO STAFF MEMBERS UNDER SUSPENSION

(Central Office letter No. FS/28/12- 0412 dt. 25.07.92.)

Subject to administrative approval of the appropriate Authority the advances (which are refundable in installments from the next month of disbursement) and withdrawals from a member's own subscription can be allowed.

DEDUCTION NORMS FOR LOANS & ADVANCES TO STAFF

(CL/CirDO/P&HRD/91 dt. 5.12.03, CDO/HR/13 of 2007-08 dated. 18.05.2007

& CDO/P&HRD-IR/05/2007-08 dated 07.05.2007.

- (i) Only deductions towards repayment of loans and statutory deductions like P. F. Income Tax should be reckoned for arriving at 60% limit. Deductions towards savings, such as insurance premium, RD accounts, savings/welfare fund of society, extra deductions towards Provident Fund & Festival Advance 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% deductions;
- (iii) Festival advance may be sanctioned without having any relation to 60% limit placed on recoveries. In other words, even if the deductions exceed the limit of 60% of gross salary, festival advance may be sanctioned as the same is a short term advance deductible from salary.

DELEGATION OF FINANCIAL POWERS

GENERAL MATTERS

(CDO/ORG/DFP/2/2021-22 DT.04.06.2021)

For exercising powers under the scheme the undernoted phrases will mean the following:

- a) Any one instance: At any point of time, it will be related to 1 (one) single bill or item of expenditure authorized for payment and will not be related to other similar bills or expenditure even for the same purpose.
- b) Controlling authority: The respective immediate authority in hierarchy to whom an officer reports. At a branch the controlling authority shall be the Branch Manager.

Particulars	AGM	CM	Mgr	Dy. Mgr	Asst. Mgr
Repairs to Banks property including leased property (any one instance)	7 lacs	1.5 lac	75000	15000	7000
Travelling allowance, H.A., LFC bills - any one instance (Supervising Staff)	Full	1.5 lac	75000	30000	15000
Payment of legal fees Full 1.5 lac	75000	25000	15000		
Sale of printed stationary forms etc. / Write off obsolete or useless stationery	Full	25000	15000	10000	7000
Payment of Medical expenses as per rules (any one instance) (Sup. Staff)	Full	75000	30000	15000	10000
Newspapers / Magazines / Periodicals (per annum) per Dept / Office	50000	10000	8000	5000	4000
Purchase of Books (per annum) per Office / Department	75000	15000	8000	6000	5000
Charges not enumerated (any one instance)	25000	8000	3000	2000	1000
Refund of excess cash	Full	25000	10000	5000	2500
Sundry purchase of stationery (any one instance)	75000	30000	15000	7000	5000
Printing of circulars / forms (any one instance)	50000	25000	15000	7000	5000
Disposal of balance in the accounts of a Deceased constituent	Vide CirDO/OP&SP/14 of 2006-07 dt. 24.2.07				
	<u>AGM</u>	<u>CM</u>	<u>MGR</u>	<u>Dy.Mgr</u>	<u>AM</u>
a) without legal representation	Full	20 lacs	10 lacs	6 lac	3 lac
b) Other than balance in accounts (Value of assets)	15 lacs	10 lacs	6 lacs	3 lac	1 lac

Sale of old furniture, fan, machines, computer, typewriter, UPS, ACs, etc. (at any one instance)	5 lacs	1.5 lac	35000	15000	7000
Purchase of Computer stationery and Data processing stationary / floppies / types / ribbons	1.5 lac	60000	20000	10000	5000
Purchase of furniture incl. carpets - curtains etc. and electric installations (any one instance)					
a) Office	7 lacs	3 lacs	1 lac	40000	15000
b) Residence		Full as per official entitlement			
Purchase of machines, vehicles, equipment, etc. (any one instance)					
a) Purchase of high value machines (unit price exceeds Rs. 1 lac)	10 lacs	5 lacs	Nil	Nil	Nil
b) Purchase of other machines	5 lacs	2 lacs	75000	30000	15000
Staff Advance	(Rs. in thousand)				
Under approved schemes					
a) Festival Advance					
b) Computer	Maximum as Laid down in the relative scheme				
c) Vehicle Loans, etc.	{				
Gold (in any form including ornaments)	2 lacs	1 lac	75000	50000	25000
Life Insurance Policies (Surrender Value)	2 lacs	1 lac	75000	50000	25000
Advances against Shares, Debentures & Securities for authorised branches only	1 lac	75000	50000	NIL	NIL
Payment of commission to BC		7500	3000	2000	1000

- a) AGM (Region) will exercise his powers only in respect of the branches in his Region and the staff working in his Regional Office.
- b) Financial powers have been delegated to the Accountants at the branches not having a 'P' Division, for sanction of loans against 'Specified Security' to the 'P' segment customers who are bonafide owners of the security. Such powers delegated should be within the powers of the Branch Managers of the same grade and would be subject to the usual reporting for control to the Branch Manager. CL CirDO/OP & SP/ 5 / 2004-05 dated 17.06.2004)
- c) Branch Managers including AGMs heading branches will exercise their powers only in respect of the staff working in their respective branches.

AUTHORITY STRUCTURE FOR MISCELLANEOUS MATTERS IN PERSONNEL AREA

SR.No. SUBJECT	COMPETENT AUTHORITY
1. Reimbursement of expenditure of Recurring nature in respect of Branch Managers like, i) Conveyances ii) Newspapers iii) Reimbursement of daily wages paid to casual labourers engaged at official residence iv) Cleansing materials	Paid in HRMS
2. Retention of house on retirement (on superannuation) upto 2 months (Both Bank's flat & leased house)	a) Vide CirNo. CirDO/HR/56 of 2007-08 dated 31.12.07 officers on normal retirement may obtain the facilities without any approval.
3. Retention of telephone on retirement (on superannuation) upto 2 months	- do -
4. Retention of Bank's car on retirement (on superannuation only) upto 2 months for scale - VI and above	- do -
5. Retention of house by family members on death of the officer (up to 5 months as per Atoot scheme)	In respect of officers upto SMGS V Upto 3 months : Respective GM for network branches and Depts at network headquarters and GM (Network-I) for depts under the direct administrative control of the CGM Upto 12 months or completion of the academic year of dependent children whichever is earlier - CGM. TEGS VI and above-Group Executive / DMD / CDO.
6. Permission to stay in the leased house beyond permissible rental ceiling by paying the differential.	Same authority as empowered to permit hiring of leased accommodation.
7.a) Advance against medical expenses for officer's hospitalisation & payment of medical bills.	Upto 1.50lac CM Admin. Upto 3 lacs RM/CM(HR) at ZO/CM (OAD) at LHO Upto 5.00 lac-DGM(B&O) DGM & CDO

Full - GM Network
(CDO/P&HRD-IR/12/2012-13
dted. 21.5.2012)

- 7.b) Medical treatment outside H.Q.
for officers upto Scale - V
8. NOC for Passport/Visa
9. Permission to apply for job elsewhere
10. Extension of availing joining time
beyond 3 months of joining
11. Installation of telephone at residence
12. Inter Circle Request Transfers
(Supervising Staff)
Officers upto Scale - V
13. Travel by taxi/own car on official work/
LTC / HTC
- (i) Officers working in the
branches / RBOs/AOs
- (ii) For AGMs & Officers directly
reporting to DGM (B&O)
- (iii) For officer working in
14. Permission to join Computer Courses / Respective Controller
Management courses.
15. Permission to pursue higher studies
16. Identification of difficult centres
as per norms
- Respective controlling authority not below
SMGS-V
- 1) RM/Hd. of Deptt./Branch/Office not
below SMGS-V
- 2) For AGM (Admin) DGM & CDO
- 3) Staff posted at LHO - Department head
not below the rank of AGM.
(CirDO/HR/51 of 2008-09
dated 13.8.2008)
- Officers upto MMGS-III-RM/Head of Br/
Deptt. Office not below SMGS-V/
controller not below SMGS-V For officers
scale IV & V - DGM & CDO/DGM &
CDO
(CirDO/HR/51 of 2008-09
dated 13.8.2008)
- To be availed within next transfer from
the office/ Branch
GM(NWs) (CirDO/HR/51 of 2008-09
dt.13.8.2008
- CGM (HR)
- Regional Manager / Head of Br./Deptt/
office not below SMGS-V/ Controller not
below SMGS-V
- DGM (B&O)
CPCs CPC head not below the rank of
scale-V
- Upto GMs : CGM/CGM (HR)
for CGM-Respective GE
GM (NWs)

- | | |
|--|--|
| 17. Sanction of Gold loan, Overdraft/ Loan against Shares etc. to staff beyond DGM's powers. | General Managers in charge of the respective works, GM (Network-I) for officers posted in LHO Depts directly under the administrative control of CGM. GM (Network) |
| 18. Payment Halting allowance beyond 2 months | |
| 19. Standardisation of SBI VISITING CARD | CirDO/HR/65 of 2006-07 date 10.02.2007 To create Brand Equity for the Bank it has been decided to standardise the Visiting Cards of all functionaries of the Bank. |
| 20. Scrutiny of assets & liabilities | Respective reporting authority statements for all officers |
| 21 . Encashment of Privilege leave by legal heirs.
(a) Encashment of privilege leave without legal representation on account of death of the employees by legal heirs. | Respective Controller not below DGM/ DGM & CDO for LHO |
| (b) Salary | RM/Head of the Branch/Deptt. not below the SMGS-V CM (OAD) at LHO |
| 22. Deputation of Officers:
Within SBI subsidiaries & Associates b) to SMGS V
Other Organisation - All grades
All deputations - TEGS VI & above | a) Upto MMGS III - CGM (P&HRD)
b) Scales IV & V - DMD & CDO Up
Scale I to V - DMD & CDO
Chairman |
| 23. (i) Compensation/reward for death on duty/while resisting dacoity, robbery | (CDO\PER&HRD\71\98-99) & CirDO\ P&HRD\61 of 2002-03 dated 02.08.2002 DMD & CDO for C.C. and its establishment |
| (ii) Medical expenses | DGM of the Net Work & CDO for LHO |
| (iii) Special Leave | CGM of the Circle & CGM (P&HRD) for C.C |
| (iv) Out of turn promotion / advance increment | Respective appointing / promoting authority with the prior approval of the C. C. |
| (v) Reimbursement of educational expenses upto graduation level | CGM (P&HRD) |
| (vi) Payment of last drawn pay and allowances till one of the children attains the age of 21 years or till the date of which deceased would have retired in the normal course. | CGM (P&HRD) |

- (vii) Transfer of loans for housing etc.
CGM (P&HRD) to family members
if compassionate appointment is given
irrespective of his / her normal eligibility.
- (viii) Waiver of interest part if CGM (P&HRD)
compassionate appointment is not
sought by the family while the
principal amount is recovered from
the compensation / after dues payable
24. Appointment of sports person
- a) Central Office through the CDO at the LHO.
b) Award - CGM (P&HRD)
c) Officers - ECCB
25. Grant of special leave to sports person
FOR 18 RECOGNISED GAMES
- i) For grant of special leave not beyond CGM of the Circle
180 days for matches in India.
- ii) For grant of special leave upto CGM of the Circle
30 days at one instance for
matches in India.
- iii) For grant of special leave at one DMD & CDO
instance beyond 30 days for
matches in India.
- FOR OTHER NON-RECOGNISED GAMES/SPORTS**
- iv) For grant of special leave upto CGM of the Circle
90 days for matches in India.
- v) For grant of special leave beyond DMD & CDO
90 days for matches in India.
- vi) For grant of special leave to sports - CGM of the Circle
person who are injured during
official matches for the bank
in India.
- vii) For reimbursement of medical CGM of Circle
expenses.

PROVISIONS: DEATH DURING SERVICE

FACILITIES, BENEFITS, ETC. AVAILABLE FROM BANK, ASSOCIATION, CREDIT SOCIETY, ETC.

It is our responsibility to pass on all the necessary information to the family of the bereaved officer, as a goodwill gesture and also bring more loyalty from the serving employees towards the Bank, the Association and the Credit Society. Some important provisions in addition to Terminal Benefits are detailed below:

Interest on Loan Accounts: (e-Cir/CDO/P&HRD-1R-199/2008-09) : 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.

Furniture & Electronic Items: (e-Cir.CDO/P&HRD-PM/10/2010-11) : 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.

Award of Scholarship to Children: Eligible till the deceased employee would have attained the superannuation age i.e. 60 years as the case may be. (Per IR/30 of 1992 dated. 26.10.1992)

Swarna Ganga Policy: The nominees of officers eligible for benefits under Swarna ganga Policy of SBI Life should be educated to lodge the claims properly/expeditiously (detailed separately).

Home Loan & Car Loan Borrowers: (e-Cir. NBG/PBUIHIJ7/2007-08) : Our Home Loan and Car Loan borrowers (including our employees) who opt for the Scheme are covered under a Personal Accident cover to the extent of initial loan amount sanctioned irrespective of the outstanding. Claim is to be made within 60 days from the date of the accident.

Ex-gratia Relief: Ex-gratia amount of Rs.1.00 lakh (from gratuity) will be paid immediately debiting to suspense account on receipt of application to meet emergent needs.

EX-GRATIA AMOUNT IN LIEU OF COMPASSIONATE APPOINTMENT is payable as under:

JMGS-I to MM-III : 18 lacs

4. SMGS-IV & V : 21 lacs

5. TEGS-VI & VII : 30 lacs

Further the cash compensation amount of Rs.20 lacs payable in case of death on account of Covid-19 (up to 30.09.2021)

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 dependent 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. Can be retained up to 5 months as per Atoot scheme.

Travelling Expenses: Eligible to claim cost of transportation of baggage and other expenses as if, on transfer, to the place of settle / domicile.

Ex-gratia from SBI Officers' Multi-purpose society, Odisha Ltd.: On the death of the member during active service, Rs.1.50 Lac is paid to the nominee of the member immediately (after adjusting the outstanding loan amount).

Ex-gratia from Officers' Association: On the death of the member during active service, a lump sum amount of ₹1.50 Lacs to his/her nominee by the S.B.I. Officers' Association, Bhubaneswar Circle in a delegation.

In case of death of an employee the need for separate sanction of extraordinary leave for unadjusted period of absence may be dispensed with. The period of such unadjusted unauthorized absence shall not be counted for the purpose of computing pensionable service and payment of gratuity and the pension & gratuity would be calculated accordingly

Accidental insurance cover available on different variants SBI debit card (last txn within 90 days) e-circular 975/2019-20 (Cir No. R&DB/P&SP-Debit card/6/2019-20) 15.10.2019

Medical facilities: Available, where bank's dispensary is available.

Canteen facility: Can avail Canteen facility, where available.

ATOOT" - SCHEME FOR IMMEDIATE SUPPORT TO THE FAMILY IN CASE OF DEATH WHILE IN SERVICE

To provide immediate relief to the family of an employee dying in harness, Bank has introduced 'ATOOT' circulated vide e-Circular no. CDO/P&HRD/PM/54/2019-20 dated 13th November 2019.

Support :

The scheme seeks to provide both financial and non-financial support to the next of kin. Next of kin for the purpose would be employee's closest living blood relatives,

preferably dependents or the person who performs the last rites such as spouse, children, parents, brothers, sisters etc., in that order.

- i. Financial support to meet expenses on Funeral -
 - a. A sum of Rs. 20,000/- is to be paid in cash to the next of kin for meeting funeral expenses.
 - b. Representative of the branch / office where the employee was posted will meet the family and hand over the specified amount to next of kin.
 - c. The amount is to be handed over before the funeral and death certificate will not be required to release the amount.
 - d. The amount will be paid by debit to Charges account and no receipt will be taken from family members.
 - e. Branch representative handing over the amount will record the details of Name / Place / Date suitably in Bank records.
 - f. Representatives from the office should also attend the funeral.
- ii. Support for transportation of mortal remains etc., in case death occurs at other places :
 - a. In eligible cases, mortal remains of the deceased employee may be transported at Bank's cost by Air (if distance is beyond 300 km) or Road (Outside Municipal limits)
 - b. The cost ceiling shall be as under :
 - c. Embalming cost - Rs. 15,000/- irrespective of whether it is transported by Air or by Road.
 - d. Coffin cost - Rs.10,000/- Payable when transported by Air.
 - e. Transportation Cost - Rs. 30,000/- in case of transport by Air and Rs. 20,000/- in case of transport by Road.
 - f. Travel expenses 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 the person to accompany the mortal remains of the deceased employee.
 - g. The amount is to be paid on the basis of actual bill / receipt. GST/ taxes applicable will be borne by Bank.
 - h. Amount is to be reimbursed to the next of kin if incurred by them or to the officer concerned if arranged by the Bank.

- i. The Branch / Department / 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 respect of the following :
 - a. If family members are not stationed locally, arrange for their stay at Bank's Guest house / Holiday Home on priority basis.
 - b. If necessitated, organise to keep the body in mortuary / arrange for preservation of the body till the next of kin arrives.
 - c. Necessary arrangements for processing and transport of the body.
 - d. If the next of kin desires to take the body to a different place (eg native place of the deceased or the place where his / her family stays), necessary arrangements are to be made for processing and transport of the body.
 - e. Assist in obtaining Death Certificate from registered doctor, inform police, Post mortem / Post mortem report, copy of FIR of local police, detailed police information / Inquest / Panchanama / Spot Panchanama, as applicable.
 - f. A staff member shall be officially deputed to accompany the body, if required. The staff member should return, only after the funeral.
- iv. Responsibilities:
 - a. The primary responsibility will be that of the Branch / Office where the employee was posted.
 - b. Next line of responsibility will lie with the HR of the respective RBO / Administrative Office / Circle.
 - c. In case death occurs at a different place other than place of posting, responsibility will subsist with controllers at both places i.e controller of the employee, as well as the Administrative Office under whose area of operation the place of occurrence lies.
 - d. HR of the Circle in whose jurisdiction the place of death falls shall be responsible to oversee and monitor the administration of the scheme and take necessary decisions in the matter.
 - e. At big centers, officers from the Liaison or Security Departments may be identified as facilitator.
 - v. General action points / Support in General - Applicable in all cases

a. Stage One (Immediate response and communication) -

- ◆ Inform Controllers, Next of Kin and police authorities (if applicable).
- ◆ Send wreath or flowers on behalf of the bank, directly to the funeral home or to the home of the family member, as a tribute to remember and honour the services rendered by the employee.
- ◆ Enter into system / HRMS portal.
- ◆ A Letter of condolence signed by the head of office where the deceased employee was posted, to be sent to the spouse/ parents of the deceased employee, within 48 hours of death/ information to Branch/ Office.

b. Stage Two (Handling Arrangements)

- ◆ Arrange for Guest house / Holiday home on priority basis if family members are not locally stationed.
- ◆ Organise mortuary arrangements, if necessary, till the next of kin comes.
- ◆ Necessary arrangements for processing and transportation of body.
- ◆ Staff member may be officially deputed to accompany the body, if required, who should return only after the funeral.
- ◆ Facilitate obtention of Death Certificate, Post Mortem/Post Mortem Report, Copy of FIR of local police station or detailed police information note/ Inquest Panchnama etc.

c. Stage Three (After the Funeral / Follow up)

- ◆ After the funeral and the rites following that, say, after a fortnight, Bank representative to visit the family members, express condolence and advise the details of various provisions, support, superannuation benefits provided by the Bank to the family of the deceased employee. The Bank representative will get all related documents executed from the dependent family members.
- ◆ Details should be explained with regard to process involved, applicable formats, required formalities and related aspects such as Superannuation Benefits, Leave Encashment, Ex-Gratia / Compassionate Appointment, Claim of Insurance (Sampoorn Suraksha, Group life insurance policy), Other facilities/ perquisites such as retention of Furniture & Fixtures, other Assets (Mobile handset, i-Pad, Laptop), retention of accommodation, retention of Car etc.

d. Miscellaneous

- ◆ Notify customers / clients with direct association and re-assign work appropriately.

- ◆ Follow termination check-list and ensure personal belongings at work-place are returned to next of kin.
- ◆ De-activate all login credentials and flag suitably in the system wherever necessary.
- ◆ Keep in touch with the family as appropriate.

PAYMENT OF PART EX-GRATIA TO THE DEPENDENTS IMMEDIATELY AFTER THE DEATH OF EMPLOYEE

E-Circular No. CDO /P&HRD/PM/16/2016-17 dated 6th May 2016

At present, ex-gratia amount is paid to eligible dependents of employees who have died while in service after completion of the requisite formalities. Quite often, these formalities take time and the family of deceased employee might face financial hardship in maintaining themselves.

To enable the family to tide over the crisis arising out of the aftermath of death of bread-earner, Bank has approved a scheme of part release of ex-gratia lump sum payment. The scheme will operate on the following lines:-

- i. A uniform amount of Rs.1,00,000/- will be released, irrespective of the grade of the employee, immediately after the death of the employee.
- ii. The amount will be released to family member by credit to bank account in the 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.
- iii. In case of known dispute, no amount will be disbursed.
- iv. The amount will be released on submission of proof of death and an application cum undertaking in plain paper.
- v. 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.
- vi. A control return to this effect will be submitted to the next higher authority.
- vii. The amount will be paid by debit to the respective Branch/ Office Suspense account.

- viii. In case of inordinate procedural delay extending to 90 days in settlement of ex-gratia amount, the said Branch Manager/ immediate controller head can adjust the amount against terminal benefits first released to the family. Suitable clause has been incorporated in the application cum undertaking.
- ix. Dependents of deceased employee, whose service records were blemished on account of disciplinary action having been taken against him /her will also be considered under the scheme.
- x. Similarly, where employee was facing disciplinary action at the time of death, the case will be treated as abated and his / her dependents will be covered under the scheme.
- xi. Scheme will not be applicable to cases of premature retirement on medical grounds due to incapacitation before reaching 55 years of age.
- xii. In case employees had attained age of 60 years but is continuing in service till the end of the month such employees will not be eligible.

Circular No.: CDO/P&HRD-PM/33/2020 - 21 Date: Fri 4 Sep 2020 1. REVISED SCHEME FOR PAYMENT OF EX-GRATIA AMOUNT IN LIEU OF COMPASSIONATE APPOINTMENT

3. The revised policy will come into force with effect from 1st April, 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 lump sum 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

Sl. No.	Category	Lump sum Exgratia * (Rs.in lacs)
1.	Subordinate	: 12
2.	Clerical	:15
3.	JMGS-I to MM-III	:18
4.	SMGS-IV & V	: 21
5.	TEGS-VI & VII	: 30

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.

2. SCHEME FOR EDUCATIONAL SUPPORT TO CHILDREN OF THE DECEASED EMPLOYEE.

The primary aim of the scheme is to provide financial support to the dependent children of the deceased employees up to the age of 21 years or till the completion of Graduation, whichever is earlier. A special fund in the name of "Deceased Employee's Children Welfare Fund" will be created for the purpose.

The salient features of the Scheme are as under:

- i. Eligibility: The dependent children of the permanent and confirmed deceased employee.
- ii. Coverage: Maximum 2 dependent children from the age of 3 years to 21 years or completion of graduation or any technical and specialization courses, whichever is earlier.
- iii. Stages of Education as per new guidelines - (18 years as under)
 - (a) Stage-I: Foundational (Up to Class II) - 5 years
 - (b) Stage-II: Preparatory (Up to Class V) - 3 years
 - (c) Stage-III: Middle (Up to Class VIII) - 3 years
 - (d) Stage-IV: Secondary (Up to Class XII) - 4 years
 - (e) Stage-V: Graduation - 3 years
- iv. Financial Assistance (per month / per child) (a) Stage-I: Rs.2000 (b) Stage-II: Rs.3000 (c) Stage-III: Rs.5000 (d) Stage-IV: Rs.5000 (e) Stage-V: Rs.7500
- v. Existing provisions of continuation of scholarship to meritorious children studying in Elite Institutes post death of the employee will continue.

- vi. Yearly payment of the financial assistance as above to be made strictly on completion of the course and submission of certificate to the effect of completion of yearly examination by the dependent children of the deceased.
- vii. Amount eligible shall be paid yearly by way of reimbursement under self-certification by the dependent family of the deceased.
- viii. Payment of aforesaid financial assistance will be made irrespective of income / earning of spouse and other dependent family members.
- ix. The Scheme is not applicable where compassionate appointment is given to the dependent.

Circular No.: CDO/P&HRD-PM/90/2020 - 21 Date: Tue 16 Mar 2021

REVISED SCHEME FOR COMPASSIONATE APPOINTMENT

Please refer to our e-Circular Nos. CDO/ P&HRD-PM/ 20/ 2011-12 dated 13th May, 2011 & CDO/ P&HRD-PM/ 65/ 2014-15 dated 27th December 2014.

2. We advise that the Central Board in its meeting held on 24th February, 2021 has approved the "Revised Scheme for Compassionate Appointment". The scheme will be applicable to a dependent family member of confirmed regular permanent employee of State Bank of India, who;
 - (i) dies while in service (including death by suicide) or
 - (ii) is retired on medical grounds due to incapacitation before reaching the age of 55 years.

(incapacitation is to be certified by a duly appointed Medical Board in a Government Medical College/Government District Head Quarters Hospitals/Panel of Doctors nominated by the Bank for the purpose). "The Revised Scheme for Compassionate Appointment will be effective from 24 th February, 2021". (Circular No.: CDO/P&HRD-PM/92/2020 - 21 Date: Wed 17 Mar 2021).

3. Recently, the Bank has revised the Ex-gratia scheme effective from 01st April, 2020 vide our e-Circular No. CDO/P&HRD-PM/33/2020 - 21 dated 04th September

REVISED SCHEME FOR COMPASSIONATE APPOINTMENT IN STATE BANK OF INDIA

1. NAME: "Revised Scheme for Compassionate Appointment in State Bank of India"

2. OBJECTIVE FOR THE REVISED SCHEME:

At present we have a Scheme for Compassionate Appointment in exceptional cases for dependents of deceased employees and also a scheme for payment of Ex-

gratia in lieu of compassionate appointment in the Bank. In this connection, a need has been felt to enlarge the scope of the scheme for compassionate appointment to support the dependents of the deceased employees to tide over the sudden crisis due to death / premature retirement of the sole bread earner of the family.

Accordingly, this "Revised Scheme for Compassionate Appointment in State Bank of India" is proposed to be introduced in the Bank.

3. COVERAGE

- 3.1. 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).
- 3.2 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.

4. DEPENDENT FAMILY MEMBER

- 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

5. AUTHORITY COMPETENT TO MAKE COMPASSIONATE APPOINTMENT

- 5.1 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)
- 5.2 Rejection of any proposal shall be approved by DMD (HR) & CDO on recommendation of the Circle CGM / CGM (HR).

6. POSTS TO WHICH APPOINTMENTS CAN BE MADE

The appointment shall be made in the clerical and sub-staff cadre only.

7. ELIGIBILITY

7.1 Applicant for compassionate appointment should be eligible and suitable for the post in all respects under the provisions of relevant recruitment rules.

7.1.1 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.

(Age eligibility shall be determined with reference to the date of application and not the date of appointment)

(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.)

7.2 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.

7.3 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.

GUEST HOUSES MAINTAINED BY AFFILIATES OF FEDERATION

[NOTE: FOR RESERVATION/BOOKING: PLEASE APPLY /CONTACT DIRECTLY TO THE RESPECTIVE CIRCLES/MODULES OR THE PERSONS MENTIONED UNDER GUEST HOUSE COLUMNS]

1. AHMEDABAD TRANSIT HOUSE (Ahmedabad Circle)

401/402, Krishna Apartments, 10, Rajnagar Society, 4th Floor, Opp. Dewan Ballubhai School, Near NID, Narayan Nagar, Paldi, AHMEDABAD - 380 008. Ph : 079 - 255 07 622, Fax: 255 07 6922,

Contact : Shyambhai?9913341077, 079-26623267

Mohanbhai?9824621792 Laxmanbhai?9924682393

2. ALLAHABAD GUEST HOUSE (LUCKNOW CIRCLE)

Flat No. 505, Shyam Pushp Residency, Civil Lines Road, Near Hanuman Mandir, Rajapur Allahabad, Care taker ?9670634330 Contact : Shri Arun Srivastava (DGS) ?9415609433

3. AMRITSAR GUEST HOUSE (Chandigarh Circle)

SBIOA Amritsar Bhawan, No.612, B-Block, New Amritsar, Amritsar-(PB) Caretaker: Ranjit Singh - M - 964842656, Fax No.0172-2776812 Contact: Secretary Finance M - 8872023668

4. BARODA (Ahmedabad Circle)

VakalSeva Kendra, opp. Vadodara Stock Exchange, Nr. Parsi Agiyari, Sayajiganj, Vadodara - 390 005 Contact - Rajesh Shah - 9898272132 Contact - Vijay Davda-9714672622

5. BHOPAL GUEST HOUSE (Bhopal Circle)

(1) HIG-501, 5th Floor, Vijay Stambh, M.P. Nagar, Zone-I BHOPAL - 462 011 M.: 0755-2675383, Ph. 09479595020

(2) Flat No. 44, Orange, 1st Floor, Planitium Park, Near Mata Mandir, T.T. Nagar, Bhopal BHOPAL - 462 003 ? : 0755-2774484, (For Reservation Contact ?89018062/9993635531 ,Fax - 0755-2559828 Contact: Madan Jain-09425463048

6. BHUBANESWAR GUEST HOUSE (Bhubaneswar Circle)

(1) N.N. Das Memorial Transit House, Chandrama Housing Complex, Block-A, Flat No.7/7 & 7/ 8, Kharvel Nagar, Bhubaneswar-1 M.R. Biswal?0674-2392286

(2) Bhubaneswar Transit House-II, Flat No.403 And 404,Sairaj Homes, Srikrishna Heights, Near Chintamaniswar Temple, Chintamaniswar Area, Bhubaneswar. Jagyaneswar Das, Ph. 0674-2392286

7. CHANDIGARH GUEST HOUSE (Chandigarh Circle)

SBIOA GUEST HOUSE,

Kothi No.1210,Sector19-B,CHANDIGARH Care-Taker:Sh. Tilak Raj, ?9356228887. Contact: 1.Sh. A.P. Sharma, Secretary Finance, M- 8872023668. Fax-0172-2776812.

2. Sh. Pankaj Sharma, Dy. Secy Finance, ?9417103434, Fax No.0172-2776812.

8. CHENNAI SBIOA TRANSIT HOUSE (Chennai Circle)

No: 163, (old 81/82), Gengu Reddy Road, [Near Santosh Nursing Home] Opp. Presidency Higher Secondary School for Girls, Egmore,CHENNAI - 600 008.Ph (044) 28194197, 28191659

9. CHENNAI SBIOA GUEST HOUSE (N.E.Circle)

"BRAHMAPUTRA" Flat No.B-2, I Floor,J.S.Apts, (Near National Insurance Co.,)167, Greams Lane, Chennai - 600 006,Ph. : 044-28291595

Contact : General Secretary, SBIOA, Guwahati, Care-taker : D.M.Sunder, ?-09841357592

11. DELHI GUEST HOUSE (Delhi Circle) SBIOA Transit House, A-1, New Krishna Park, Near Janakpuri West, Metro Station, New Delhi - 110 018. Care-taker: Rahul, ? : 9990572304 Contact: Ph. 011-23407976 - 78

12. GUEST HOUSE OF SBIOA, PATNA CIRCLE AT Delhi

Plot No- 321, Sector - 4, Vaishali, (Opp. Sector - 4 Park), Ghaziabad, No. of Rooms : - "8", Tariff : - Rs.700/- per day Caretaker - I. M. Shukla - ?- 08744040888 Contact for booking : Shri Amaresh Vikramaditya, Secretary Finance, SBIOA, Patna Circle Ph. : 09835452010/ 0612-2209117

13. DARJEELING (Bengal Circle)

Shrestha LodgeLadenla Road (Opp. GPO) Darjeeling ?09832093913

14. DHARAMSHALA (Chandigarh Circle)

SBIOA MEMBERS HOUSE, Cantt. Road, Mcleodganj Road, Dharamshala (H.P.). M - 9816618480 -Care taker-Sonu, m.9816114806 (Ravi)

Contact: 1 A.P. Sharma, Secy Finance,M. 8872023668.,Fax-0172-2776812.

2. Sh. Pankaj Sharma, Dy. Secretary Finance, M - 9417103434, Fax No. 0172-2776812.

15. GHAZIABAD (Patna Circle)

Plot No: 321, Sector-4, Vaishali, (Opp. Sector - 4 Park) Ghaziabad.

Contact : Uma kant Singh-President ?09431021685 , Care-taker: I.M. Shukla ?08744040888

16. GANGTOK GUEST HOUSE (Bengal Circle)

Hotel Mountain, Retreat, Tibet Road, GANGTOK, M - 09832005536 (0359) 2205670

Contact: Manas Kr Choudury - M - 098320005536

17. GURUVAYOUR SBIOA(K) GUEST HOUSE

Guruvayur Kalpaka le Divine, Thulasi Nagar, South Naida, Behind Devarom Hospital, Guruvayur

18. SBIOA GUEST HOUSE - GOA (Mumbai Circle)

Hotel Park Avenue, Calangute, Bardez, Goa, Care-taker: Ravi - No. of Rooms-1

Contact: General Secretary SBIOA-Mumbai Circle.

Ph: 022-22047481 Fax : 020-22839882 A/C No. 10488175051

19. NILACHAL TRANSIT HOUSE - GUWAHATI (N.E.Circle)

(Maintained by (N.E.Circle), Borbora Niwas, 3rd Floor, GMC Hospital Road, Right side, Bye lane No.1, Srimantapur, Near LG Service Centre, Bhangagarh, Guwahati-781032, Caretaker : Bulen Das M - 8399094895

20. HARIDWAR GUEST HOUSE (Delhi Circle)

Hotel Mayur, Upper Road, Opp. Mansadevi Ropeways , Haridwar - 294401, ?01334-22 75 86. Please Contact SBIOA (Delhi Circle) :011-33407978

21. HARIDWAR GUEST HOUSE (Bengal Circle)

Hotel City View opp. Ganga Talkies, Upper Road Near Harki Pauri,

Haridwar, (Uttarakhand) M - 07895302397 / 09719259729

22. HYDERABAD GUEST HOUSE (Hyderabad Circle)

SBIOA Bhavan, D.No. 3-5-1093/4, Venkateswara Colony, Narayanaguda, Opp. Central Blood Bank Lane, HYDERABAD - 500 029. Ph : (040) 24 75 05 55

Contact: General Secretary SBIOA, Hyderabad. Care Taker: 9849541869

Ph: (040) 24 75 6440/790/1212, Fax No. 2475 6874

23. HYDERABAD GUEST HOUSE (Hyderabad Circle) SBIOA (HC) Guest House, H.No.5-9-209, Chirag Ali Lane Beside Hotel SG Comforts By Lane, Alnoor Plaza, Hyderabad - 500 001

For Reservation Contact: Shri P.V.Sameer Kumar, Addl.Treasurer, SBIOA(Hyderabad Circle)

Ph. : 040-66667335;23387537?98484 97767 Care Taker ?99667 40416

24. JAIPUR GUEST HOUSE -SBIOA, Jaipur Circle

A-19, Swej Farm, Reliance Fresh WaliGali, Metro Pillar No. 98,

New Sanganer Road, Jaipur:Contact : Ravi Prakash Gupta ??9414037171

25. JABALPUR GUEST HOUSE (Bhopal Circle)

(Maintained by SBI (Bhopal Circle) 14/393, Ghadichowk, VijayNagar, Jabalpur (MP) Guest House in-charge:Shrivardhan Nema, M - 09425800582 Fax-0761-2640353, Care Taker: Vishal, Ph. : 0761-2644166, ?09669964538

26. JAMMU GUEST HOUSE (Chandigarh Circle)

SBIOA GUEST HOUSE, Flat No. 501, Block-E, Level-I, Dream Home Apartments, Bye-Pass Road, Greater Kailash, Jammu (J&K).Contact:A.P. Sharma, Secy Finance, ?8872023668.Fax-0172-2776812. PankajSharma,Dy.Secy Finance, ?9417103434, Fax 0172-2776812.

27 KANPUR GUEST HOUSE (Lucknow Circle)

New Bharat Apartment 7/137, Flat No. 14, Swaroop Nagar, Kanpur, Caretaker ?9005254029 Contact to Shri Arun Srivastava (DGS) ?08795824370)

28. KOLKATA GUEST HOUSE (Bengal Circle)

"Sree Krishna Garden, Flat No. DF-4D & DF-5D, 4th Floor, 1/1, Raja Rajendra Lal Mitra Road, Beliaghata, Beside Alochaya Cinema Hall Veliaghata, Kolkata - 700085 ? : 09831086436

29. KODAIKANAL TRANSIT HOUSE (Chennai Circle)

SBIOA, Transit House, Door No: 78/211- A, 1st floor, Anna Saalai (Formerly Hotel Jaya) KODAIKANAL - 624101, ? : 04542 - 2537906

30. KURNOOL GUEST HOUSE (Hyderabad Circle)

River View Apartments, 4th Floor, Near LIC Office, KURNOOL - 518 001. Ph. (08518) 22 53 90 Contact: Ph. 08077-225230 Fax : 2225230 Contact Person: Shri K.Sudarshan -M-83309 03981

31. LOLEGAON GUEST HOUSE(BENGAL CIRCLE) Hotel Pride,Lolegaon
M - 09733052224

32. LUCKNOW GUEST HOUSE (Lucknow Circle)

B-2 / M-64, SBI Colony, (Near State Bank Learning Centre), Lucknow Caretaker
M-9889170116 Contact to Shri Arun Srivastava (DGS) ?08795824370)

33. MUSSORIE GUEST HOUSE (Delhi Circle)

Hotel Ambica Palace, Wavelry Convent Chowk, Kala School Gate, Near Library Bus
Stand, Mussoorie Contact -0935886800, Contact : SBIOA (Delhi Circle)

34. MOUNT ABU GUEST HOUSE (Ahmedabad Circle)

Hotel Shikhar, Nr. H.P. Petrol Pump, Mount Abu,Rajasthan. Ph. : 25507622 Fax:02974-
237069?02974 -238944, 235285 Contact Person:SHimamshu Mehta : 8238811712,
MalipalJadeja - 760039567

35. NAGPUR GUEST HOUSE (Mumbai Circle)

Shri Hari Apartments, Plot No, 50-C, Mata Mandir Road, PrisentColony,GokulPeth,
Nagpur Ph. : 0712-6645808

36. PANCHGANI GUEST HOUSE (Mumbai Circle)

Shantivan Cottages, JKG Estate,KondibaShindemarg, Sahu Nagar Near Hotel
Dhanhills, Panchgani,Tal. Mahabaleshwar, Dist. Satara Caretaker - Shri Santosh - M-
0901129350, land line :02168-240222), No. of Suits - 4.

37. PATIALA GUEST HOUSE (Chandigarh Circle)

SBIOA Bhawan Patiala, #590, SST Nagar, Near ChardiKalan Time TV Office, Rajpura
Road, Patiala Caretaker : Arjun - 7355465086, 0175-2371563

Contact: A.P. Sharma, Secretary Finance, ?8872023668.Fax-0172-2776812.

Pankaj Sharma, Dy. Secretary Finance, ?9417103434, Fax No.0172-2776812.

38. PATNA GUEST HOUSE (Patna Circle)

SBIOA, Guest House,(Co-Op Guest House) M-2/35, S.K. Puri, Opp. Krishna Apts.,
Boring Road, PATNA - 800 001, ?: (0612) 2677273

39. PORT - BLAIR GUEST HOUSE (Bengal Circle)

SriradhaNivas, 30,A.K. Street, Anarkali, Haddo, Port Blair , 744102 , Ph:- 03192-
234437, M - 94342722586

40. PURI GUEST HOUSE (Bengal Circle)

(i) Hotel Sitara, Near Puri Hotel, Gopal Ballav Road, Sea Beach, PURI - 752001, ORISSA ?9937121128, 9938496626

(ii) PURI GUEST HOUSE (Bhubaneswar Circle)

Joy Gouri Enclave, Near GadiKhana, MochisahiChhak, Puri. Caretaker- Santosh Kumar Mishra, ?06754-226080 ?0674-2392286

41. RAIPUR GUEST HOUSE (Bhopal Circle)

(Maintained by SBI (Bhopal Circle) AdhikariSahkariSakhSamiti, Maryadit, Bhopal)

(i) VIJAYA YECHURI Guest House in-charge C/O State Bank of India, SARB Branch, RAIPUR(CG) M-9826244701

(ii) Shri Tomlal - Care taker:P-21, Avanti Vihar, Telibanda, Sector-2,

GE Road, Raipur (CG)?0771-4039495,m: 09630875897

42. RANCHI GUEST HOUSE (Patna Circle)

Flat No 2A, Shivatara Apartment, Opp.SBI Ranchi Main Branch, Ranchi - 834001,M: 09955827243, (Caretaker Debu) Contact: DGS ,M: 9771495748 ??0612-2209117

43. SAMBALPUR GUEST HOUSE (Bhubaneswar Circle) SBIOA Transit House, Dhanupali,, Sambalpur.Caretaker: BibhutiBhusanBehera,M-9853867320

44. SHIMLA GUEST HOUSE (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.) Tel: 0177-2673045, Contact: A.P. Sharma, Secy Finance?8872023668.Fax-0172-2776812. Pankaj Sharma, Dy. Secy Finance M -9417103434,Fax 0172-2776812.

45. SILIGURI GUEST HOUSE (Bengal Circle) SudhiLaxmi Apartment, Near SNT Bus Stand, Opp Petrol Pump, Siliguri Lodge Compound, Siliguri-734001.Siliguri.M - 08001196966.

46. SECUNDRABAD GUEST HOUSE (Hydrabad Circle)

SBIOA (HC) Rest Home, Flat No.106 & 107,Sri SaiRajendra Prestige Apartments Street No.5, Nehru Nagar, WestMaredpally, SECUNDERABAD, Care Taker M-95025 59308 For Reservation Contact: The Deputy General Secretary, SBI Officers' Association (HC),C/o.State Bank of India, Secunderabad Administrative Office, Patna Circle,

SECUNDERABAD, M - 040-2788 3165; 2788 3164 , Fax No.040- 27841988

47. SHIRADI GUEST HOUSE (Mumbai Circle)

Sri Sai SBOA Bhavan Shirdi, 187/3 Plot No. 8-9 behind Hotel Pushpak Resort Shirdi-Ahmednagar Road, Shirdi, Dist. Ahmednagar, Ph. 02423-256871, Fax 02423-256872
Contact : The General Secretary, SBIOA (Mumbai Circle), 022-67514042, Fax. 022-67514043

48. TIRUPATI GUEST HOUSE (Hyderabad Circle)

(i) SBIOA GUEST HOUSE,

Siva Jyothi Nagar, Beside Kushi Hospital Tirumala Bye Pass Road, Near Alipiri Police Station TIRUPATI - 517 501 Care Taker M- 99635 83778

Contact: Ramasarna, M. 97047 72385 Fax No:0877 - 2225230

(ii) SBIOA GUEST HOUSE,

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, Addl. Treasurer

SBIOA (Hyderabad Circle) Amaravathi Circle Premises, HYDERABAD - 500 004
?040-6666 7335; 2338 7537 ?98484 97767

49. UDHAGAMANDALAM GUEST HOUSE (Chennai Circle)

SBIOA Transit House, 133, Hadfield Road, Ooty-Mysore Highway, Near Hillbunk/Ooty Club, Udhagamandalam - 643 001., phone 0423-2449001

Contact: Chennai Circle , Phone-044-25340226

Caretaker: Dharmalingam , M-09443145840

Ph. :044-25228773, 25227170 Fax:044-25261013

50. UJJAIN GUEST HOUSE (Bhopal Circle)

(Maintained by SBI Adhikari Sahkari Sakh Samiti, Maryadit, Bhopal) Flat No.C-104, Shivansh Elegance, 63/1, 1st Floor, Opp. Mittal Avenue, Harifatak Road, Nanakheda, UJJAIN (MP) Fax-0755-2559828

Guest House in-charge: Shri Devendra Gangrade. ?09630088978

Care taker: Shri Ramu, M-08966958442

51. VARANASI GUEST HOUSE (Lucknow Circle)

B-38/47-S-K, Moti Jheel, Mahmoorganj, Near SBI Shivaji Nagar, Branch, Varanasi
Contact to Shri Arun Srivastava (DGS) M-08795824370

52. VIJAYAWADA GUEST HOUSE (Hyderabad Circle)

SBIOA Guest House, D.No.30-5-13,KokaChalapathi Rao Street, Electrical Sub Station Road,DurgaAgraharam, VIJAYAWADA - 520 002 ?0866-2441116 Care Taker ?98483 99786 For Reservation Contact

The Deputy General Secretary,SBI Officers' Association (HC)

C/o.State Bank of India, Administrative Office Suryaraopet, Prakasam Road, VIJAYAWADA - 520 002??0866-2493992 Fax No.0866-2474330

53. VISAKHAPATNAM GUEST HOUSE (Hyderabad Circle)

SBIOA VisakhaBhavan, D.No.49-54-6/3,Shirdi SaiAnugrahaPitam Road Opp:Minerva Public School,B.S.Layout, Seethammadhara North Extension VISAKHAPATNAM- 530 013 Ph-0891-2573510 Care Taker -M-93931 04682

For Reservation Contact: The DGS ?0891 - 2746618, Fax No.0891-2746638

54. VRINDABAN TRANSIT HOUSE (Delhi Circle)

Flat No. 502, Ground Floor, KeshavKunj. Opposite ISKON Temple Road, Vrindaban, M: 011-23407976 - 78, For Booking- SBIOA(Delhi Circle)

HOLIDAY HOME LIST

List of Bank's Holiday Homes as on December 2020

SL.	CIRCLE PLACE	ADDRESS OF HOLIDAY HOME WITH TEL NO. NAME OF CARETAKER/ CONTACT PERSON PH/MOB NO.
1.	DWARKA	HOTEL DWARAKA RESIDENCY RONAK HARKHANI NEAR ISKON GATE DWARAKA, PIN 361335 (M) 9426208910 TELE. (02892) 235032
2.	VERAVAL	HOTEL RAJDEV 3RD FLOOR BANSIDHAR COMPLEX, SHRI RAMBHAI S.T ROAD (M) 9924442931 VERAVAL-362265
3.	TIRUPATI	"3rd FLOOR, SESHADRI SIKHARA APARTMENTS. PATHAK - 8712793587 NEAR PHALANI THEATRE GOPAL RAJU COLONY R.C ROAD TIRUPATI 517501
4.	TIRUPATI	D No 19-42-52-105, (MRFTYRES BACKSIDE), B VIJAYASEKHAR 0877- 2222317 RELIANCE MART BACKSIDE ROAD, KAKATEEYA NAGAR (KANADY), TIRUPATI-517501
5.	VISAKHAPATNAM	"HNO 11-3-8, GANGAPUR LAYOUT, RAJ-9676169102, NEAR WALTAIR CLUB, NEAR GOVERNOR BUNGALOW, OPP GOTI SONS LANE, VISAKHAPATNAM-530003
6.	VISAKHAPATNAM (OWN PREMISES)	SBI ADMINISTRATIVE OFFICE PREMISES P SUBRAMANYAM- 0891-6444410 BALAJI NAGAR, SIRIPURAM JUNCTION, VISAKHAPATNAM - 530003
7.	BANGALORE	STATE BANK OF INDIA HOLIDAY HOME SHRI RAM CHANDRA BINNYSTON GARDENS (M) 08023114768 (NEAR BINNY MILLS BEHIND CITY RAILWAY STATION) MAGADI ROAD BENGALURU-560023
8.	BANGALORE	HOTEL BANGALORE GATE NO 9& 12 SHENOY GAJANAN TOWERS, KEMPEGOWADA ROAD (M) 9945333999 BANGALORE PIN 560009
9.	BANGALORE	M/S SHREE HOTEL ADIGA PVT LTD RAMANAND 32,33,33/1 1ST MAIN ROAD (M) 9901999791 GANDHI NAGAR BANGALORE 9

- 10 MYSORE STATE BANK OF INDIA HOLIDAY HOME
SHRI RAVINDRANATHAN N
NO 16/1 & 16/2 SHIVANNA COMPLEX (L)0821-2812703
KAILASAROAD, V.V. MOHOLLA
MYSURU 570002
- 11 MYSORE STATE BANK OF INDIA HOLIDAY HOME SMT SHASHI
HOTEL ADELINE (KVC INTRL), KRISHNA VILAS ROAD
(L)0821-4283101
NEAR ROTARY JAWA SCHOOL, NYSURU 570004
- 12 MYSORE D-1 BHAVANA APARTMENTS,
SHRI RAVI- M) 9980917586
NEW SAYYAJI RAO ROAD BAMBOO BAZAR, MYSURU
- 13 MANGALORE WOODSIDE HOTEL, NEXT TO DON BOSCO HALL
SHRI BHASKAR SAILAN
BEHIND BHARAT MOTORS BUILDING (L)08244252350
BALMATTAROAD MANGALURU 575001
- 14 KOLLUR STATE BANK OF INDIA HOLIDAY HOME ,
SHAJEE : M) 9448327447
HOTEL KAIRALI RESIDENCY, KOLLUR,
KANDAPUR TALUK, UDUPI DISTRICT
- 15 HUBLI STATE BANK OF INDIA HOLIDAY HOME ,
SHRI MICHALE- L) 083622122533
SHANTINAGAR BUS STOP 1ST FLOOR,
SBI MADHURA COLONY BRANCH
BUILDING KESHAWAPUR BRANCH BUILDING ,
KESHAWAPUR HUBLI
- 16 BHOPAL HOTEL SURBHI, VIKASH AGARWAL- 0755-2551006
37, ZONE-II MP NAGAR,
(OPP SOM DISTILLARS OFFICE, BHOPAL.
- 17 PANCHMARHI HOTEL PANCHMARHI SHRI SHYAM MAHESHWARI
PATEL MARG PANCHMARHI 07578-252170
- 18 UJJAIN HOTEL ASHRAY SHRI H K GUPTA
77 DEWAS ROAD, UJJAIN 0734-2519301-302
- 19 INDORE HOTEL PRESIDENT SHRI A K CHOUDHARY, 0731-2528866
163, R N T MARG, INDORE
- 20 KHAJURAHO CENTRAL HOTEL SHRI BHAGWAN DAS KASHYAP
6/168 OPPOSITE PAHIL 07686-274394
WATIKA, SHANKARGARH 9893912166,

- 21 JABALPUR SAMDAREEYA HOTEL SHRI PAWAN SAMDARIYA
NAPIER TOWN JABALPUR 0761-2413400,2413442
- 22 GAWALIOR SUGAR PALM HOTEL SHRI RAJIB MOITRI
KAILASH VIHAR CITY CENTRE, GWALIOR 0751-4013311,2342117
- 23 BHUWANESHWAR BHUWANESHWAR SAUBHAGYANAGAR,
BHUWANEHSWAR ASHOK KUNDU (M) 9778263438
- 24 PURI CHAKRA TIRTHA ROAD BIGHNESHWAR DASH,
NEAR BNR HOTEL PURI (M) 9861509485,
- 25 PURI M/S HOTEL SAI LEELA PURNA CHANDRA RANSINGH
RED CROSS ROAD, PURI 752002 (e SBH) (M) 09437134194
- 26 PURI M/S HOTEL NAYAK BEACH RESORT (PVT) MANAGER
LTD, MODEL BEACH (M) 08658164666
C.T ROAD, PURI 752002 (e SBBJ)
- 27 CHANDIGARH CHANDIGARH SBI HOLIDAY HOME, HOUSE NO 2278-2280
SHRI VIDYA DUTT JOSHI, SBI COLONY, OPP KIDZ AND KIDZ
SCHOOL ,901419-06230, SECTOR 42-C CHANDIGARH
- 28 SHIMLA : SBI HOLIDAY HOME AT HOTEL GREEN WOODS 0177-283112
DHINGRA ESTATE, OPPOSITE PETROL PUMP 9816140256
BELOW BOILEAUGANJ KALKA SHIMLA HIGHWAY, SHIMLA
- 29 DALHOUSIE SBI HOLIDAY HOME SHRI MANOJ GERA, 9816577617
NEAR SUBHASH CHOWK, DALHOUSIE
- 30 DALHOUSIE (e SBOP) HOTEL SURYA RESORT 1899242158
BALOON CHURCH ROAD, BATHRI VIEW ESTATE
DALHOUSIE, 1899242876
- 31 MANALI SBI HOLIDAY HOME SHRI MANOJ GERA-9816577617
CHICHAGO ESTATE MANALI 01902-253270
- 32 KATRA JAMMU SBI HOLIDAY HOME NA
HOTEL AMBIKA , JAMMU ROAD KATRA, 01991-232062, 232400
- 33 KATRA (e SBBJ) SBI HOLIDAY HOME NA
HOTEL AMBIKA , JAMMU ROAD KATRA , 01991-232062, 232400
- 34 SRINAGAR SBI HOLIDAY HOME NA
HOTEL NEW PARK , BOULEVARD ROAD OPP DAL LAKE SRINAGAR
0194-25000926, 2500988, 2501042, 2501097
- 35 AMRITSAR (e SBBJ) HOTEL FAIRWAY NA
51 COURT ROAD AMRITSAR
- 36 AMRITSAR (e SBOP) HOTEL M C INTERNATIONAL , THE MALL AMRITSAR NA
- 37 CHANDIGARH (e SBOP) SBI HOLIDAY HOME NA
KAILASH PAPACE, SCO 2431-32 SECTOR 22-C , CHANDIGARH

- 38 CHANDIGARH (e SBBJ) SBI HOLIDAY HOME NA
KAILASH PAPACE , SCO2431-32 SECTOR 22-C , CHANDIGARH
- 39 KATRA (e SBOP) SBI HOLIDAY HOME NA
HOTEL AMBIKA , JAMMU ROAD KATRA ,
01991-232062, 232400
- 40 CHENNAI POONAMALLEE HIGH ROAD, SHRI P VIJAY-044-25611777
PERIAMET , CHENNAI 600003
- 41 KODAIKANAL KODAIKANAL SHRI PY PAULRAJ- (M) 9715604432
TNO. 04562-246181
- 42 KANYAKUMARI 6/158/6-23 MAIN ROAD L RAMESH , KANYA KUMARI
04652-247300/248300 .
- 43 RAMESHWARAM HOTEL SHRI SAVARNA, 1/9A BY HOTEL MANAGEMENT
SOUTH CAR STREET, RAMESHWARAM 623526,
TELE. 04573-223367
- 44 MADURAI ALAGU SUNDARAM NAGAR 0-9894621856
1ST STREET , THIRUPARANKUNDRAM ROAD
MADURAI 625003
- 45 UDHAGAMANDALAM HOTEL KHEMS, BY HOTEL MANAGEMENT
(OOTY) SHORE HAM PALACE ROAD, OPP TO ETTINESS ROAD
(NEAR CHARRING CROSS), OOTY 0423-244188
- 46 VELLORE NO 298 13TH STREET PHASE 2 MR. VERU , SATHUVACHARI
9150541970, VELLORE 9
- 47 VELANKANNI HOTEL SEA GATE BY HOTEL MANAGEMENT
MAIN ROAD VELANKANNI- 611111 , 04365-263910
- 48 New Delhi R-1 Square Hotel , Shri Rajeev Cheetal -9910900330
Channa Market, Sarswati Marg, Karol Bagh, New Delhi
- 49 New Delhi South Indian Hotel , Shri T.K. Murty - 9313009662
Padam Singh Road, Karol Bagh, New Delhi -
- 50 New Delhi Hotel Elegant International, Shri Balam Singh -9711882756
6/28, WEA Ajmal Khan Road, Karol Bagh, New Delhi
- 51 New Delhi Hotel Crest Inn , Shri Pankaj- 9810419154
4/27, WEA Sarswati Marg, Karol Bagh, New Delhi
- 52 New Delhi Hotel City International, Shri Kumar- 9102234320
8/20, WEA, Karol Bagh, New Delhi
- 53 Mussoorie Hotel Bassera Shri Deepak Gupta-
Spring Road, Library, 9837170142 & 0135-2633541
Mussoorie (Uttarakhand)
- 54 Haridwar Hotel Jagat Inn , hri Nitin Dhiman-8532854686
Model Colony, Ranipur More, Haridwar

- 55 Haridwar Hotel Alpana ,Shri Sanjay Paliwal -9412210146
Lower Bazar, Ram Ghat, Haridwar
- 56 Agra Hotel Jyoti Continental , Shri Shish Pal -9358039920
A-5, Vaibhav Nagar, Near Jaggi Hospital, Off Fatehabad Road, Agra
- 57 Nanital Hotel Woodland , Shri Prakash - 9458504267, Mallital Nainital
- 58 JAIPUR RAIKA HOME STAY 0141-2297557
5-BRIJ COLONY , CHAMBAL POWER HOUSE ROAD,
HAWA SADAK JAIPUR
- 59 JAIPUR HOTEL COSTARICA F 301 1412297722
SHYAM PATH NEW SANGANER ROAD, NEAR SBI BRANCH,
METRO PILLAR NO102 SODALA JAIPUR
- 60 JAIPUR HOTEL AROMA CLASSIC SP-1(A) 0141-2365898, GOPINATH NARG,
0141- 3234369, BEHIND JAYANTHI MARKET, NEAR PANCHBATTI,
MI ROAD JAIPUR
- 61 KOTA HOTEL THE GUARD CHANDIRAM 0744-5131619
JAWAHAR ROAD NEAR LIC BUILDING , CHHAWANI CIRCLE KOTA
- 62 JODHPUR HOTEL PARAS INN 9772240711
NEAR RAILWAY STATION, OLYMPIC ROAD, JODHPUR
- 63 UDAIPUR HOTEL SAPHIRE ,0294-2434440, AMBHAVGHAR 0294-2434441
NEAR HILLTOP HOTEL UDAIPUR
- 64 MOUNT ABU SBI HOLIDAY HOME CONALESCENT HOME 7791817836
NEAR POLO GROUND , SUN SET POINT ROAD , MOUNT ABU
- 65 JAISELMER HOTEL VRINDA PALACE 2992251625, SHIV ROAD
NEAR FORT JAISELMER
- 66 GANGTOK HOTEL MOUNTAIN RETREAT 0359-205670
TIBET ROAD (NR M.G MARG), GANGTOK ,SIKKIM 737101
- 67 DARJEELING HOTEL ARISTOCRAT 9832363189/9635307183
C.N GOENKA ROAD , DARJEELING 734101
- 68 DIGHA HOLIDAY HOME DIGHA ,SUSHIL-7063234129
PLOT NO 17 ,HOLIDAY HOME SECTOR
OPP SCIENCE CENTRE , NEW DIGHA 721463
- 69 KOLKATA HOTEL SWAGATH 033-24766262, 9831722222
37,HAZRA ROAD, RICHIE ROAD CROSSING, KOLKATA 700029
- 70 PORT BLAIR HOUSE OF SMT K PRABHA WATI 03192-233705
RAJIV GANDHI NAGAR, PORT BLAIR
- 71 SANTINIKETAN HOTEL BASUNDHARA 03463-264538, 9434132549
BAGNAN PARA ,SIMANTAPALLY , SANTINIKETAN ,
DIST BIRBHUM 731235

- 72 PELLING HOTEL THE APLINE PELLING 03529-258213
UPPER PELLING DIST GEYZING, WEST SIKKIM
- 73 Allahbad 15/1 STENLEY ROAD
CONTACT PERSON - SHRI DHIRENDRA KUMAR
NEAR PATRIKA CHAURAHA, CIVIL LINES 7897991744
ALLAHBAD 211001 UPATTENDANT, SHRI TARA, 8052883732
- 74 LUCKNOW SECTOR D.S 120 ATTENDANTS:
SBI OFFICERS FLAT SHRI SATENDRA YADAV-9984890037
NEAR GALLA MANDI, OPPOSITE ELDECO APPARTMENT
SHRI RAM KUMAR YADAV, 8874467575,
SITAPUR ROAD SCHEME- LUCKNOW 226024
- 75 VARANASI D63/8AANAND NAGAR COLONY CONTACT PERSON
BEHIND KRISHNA COMPLEX P.N. SARIN-9335416357
NEAR SBI SHIVAJI NAGAR BRANCH- MAHMOONGANJ
ATTENDANT- SHRIDALBIR RANA- 9235793383, VARANASI 221010
- 76 PARVORIM GOA Flat Nos. S-2/S-3, Pariso-de-Goa, 0832 2413026
Next to Housing, Board Market, Porvorim, Goa
- 77 PARVORIM GOA Hotel Le Magnifique No. 406/230, Plot No.90,
Bhuvnesh Kumar Verma 9822142928/ 0832 6511651,
Nova Cidade, Behind PDA colony, A lot Porvorim Bardez, Goa
- 78 PANAJI, GOA Hotel Campal, Opp Kala Academy, 0832 2224533/ 2238888
Near Military Hosptial, Panaji Goa
- 79 MUMBAI Flat No.F-502, E 503, G-703 & 704, Ramesh 7028166737/
Ishwar 7039346955/ Subhash 9892854486/ Hari 9987429496 ,
Kanti Park, Borivali (West)
- 80 MUMBAI Flat No.101& 102, C wing RNA springs,
Shambu Pathak 8425932065
Cama Road, New Andheri Rly station, Andheri West
- 81 MUMBAI Balaji Krishnamurthy Flat -202 Bldg-C,
Balaji Krishnamurthy - 08454933839 ,
Runwal Pride, Behind 'R' mall, 00080, Check Naka, Mulund (W) 4
- 82 SHIRDI Hotel Sai Village, 02423 257605, Pimpalwadi Road, Shirdi
- 83 SHIRDI Hotel Sai Sahawas, 02423 256363/366 ,Pimpalwadi Road, Shirdi
- 84 LONAVALA Opp Redet, Woodland Hotel, 02114 277393
Shri Kadam 9823369154, Raiwood, Lonavala, Maharashtra
- 85 MATHERAN Navneet Villa, Behind Diwadkar Hotel, 02148 230071
Shri Pakle 9421161651 , Near Rly Stn, Matheran Maharashtra
- 86 PANCHGANI Shantivan JKG Estate, Kondiba Shinde Marg, 02168 240222

- 9096406700, Shahunagar, Behind Nachiket Academy, Panchgani, Maharashtra
- 87 AURANGABAD SBI Staff Quarters, Bldg No.6, 0240 2482864 , Jadhav Wadi, CIDCO N-7, Jalgaon Road, Aurangabad Maharashtra
- 88 GUWAHATI SARBODAY PATH RANJIT KALITA -9864490428, BHANGAGARH, GUWAHATI 781005 ,0361-2525442
- 89 SHILLONG LOHAN LAST STOP SHIBAJIT KUMAR DAS- 9436104577 KENCHES TRACE, SHILLONG 793004
- 90 JORHAT LABAN LAST STOP SHIBAJIT KUMAR DAS, 9436104577 KENCHES TRACE, SHILLONG 793004
- 91 KAZIRANGA M/S LAKOSHA TOURIST LODGE PALLABI, 1 NO KOHARA (NR ASEB) DOWERAH, STATION P.O , KAZIRANGA NATIONAL PARK , GOLGHAT (ASSAM) - 785609
- 92 PATNA H/O SMT WAHEJA MURTAZA SHRI KESHAV - 9431412369 BEHIND CHETANA SAMITI , VIDYAPATI MARG PATNA
- 93 BODHGAYA H/O SMT SUNAINA DEVI SHRI SANTOSH- 8521166115 AT SHAKYA GUEST HOUSE , BODHGAYA.
- 94 DEOGHAR BAIJANTI BHAVAN SHRI PANKAJ- 9430152469 SBL CAMPUS DEOGHAR, BARAMASIA, (NEAR JATAYU MORE) , DEOGHAR
- 95 RANCHI AT - VARDAANKILBURN COLONY SHRIANIL- 8987458787 NEAR IIE X MALL, HINOO RANCHI 2
- 96 SECUNDERABAD KARISHMA HOMES, H.NO. 6-3-1219/1/A, WASIF - 9885295507 UMA NAGAR STREET NO1, BEHIND COUNTRY CLUB EXIT GATE, BEGUMPET HYDERABAD 500016 .
- 97 HYDERABAD H NO 5-8-85/4 SUDHARSHAN RAJU- 040-23224652 ABIDS TO NAMAPALLY STATION ROAD LANE, BETWEEN KAMAT HOTEL & ANDHRA FURNITRE, HYDERABAD
- 98 THIRUVANANTHAPURAM, " Soleil, ETRA No.251, " Mr.Subbaiah , Pillai-Care Taker -9446550835 , Near Jas Hotel, Thampanoor, ", Ph : 0471 - 6549955", Thiruvananthapuram "
- 99 THIRUVANANTHAPURAM, TC 24/615, Mr. Sisupalan-Care Taker -9495390976 NeaR Police Training College, Elangam Nagar, Thycaud, Thiruvananthapuram,
- 100 ERNAKULAM "Hotel Mareena Regency,, Manager-9846552904 Hospital Road, Opp Kalyan silks, "Ernakulam, Ph: 0484 2366618"
- 101 ERNAKULAM Eliza Plaza , Abu Backer-Care Taker -7736236526 38/505-C, Thriпти Lane , Near Manorama Junction, Kadavaanthara Ernakulam, Mob.No.7736236526

- 102 GURUVAYUR" Anjam Smrithi Mandiram , Manager-9447495751 ," Near Railway Station East Nada, "Guruvayur-Kerala-680101, Phone:0487-2555561"
- 103 GURUVAYUR M/s.Krishna Gardens, Manager- 7293930000, Perumbilavil Road , Guruvayur-680101, Ph.No.0487-2552558
- 104 GURUVAYUR M/s.Hotel Elite, East Nada 0487-2556215, Guruvayur-680101, Ph.No.0487-2556215
- 105 MUNNAR " M/S Sujatha Inn, A. M. Road, Munnar (PO), Manager-9746461773 "Idukki Dist, Kerala - 685 612. , " Ph: 04865 232770, 04865 232880 "
- 106 MUNNAR M/s. Green Ridge Holiday Home, Manager-9633058263 Munnar, Ph.No.0486-5231164
- 107 THEKKADY M/S HOTEL S. N. International, 04869-224355, K.K.Road, Thekkady, Kumily. Pin- 685 509, Ph.No.04869-224355,320361
- 108 THEKKADY M/s. Hotel Kumily Gate Manager-9446432079 Near Kumily Bus Stand , Kumily,Thekkedy, Ph No.04869-222279
- 109 KUMARAKOM " M/S. Ashirwad Heritage Resorts, MD-9895180539 Ward No: 2, Chakrampady, Kumarakom P.O, Kottayam Dist, "Kerala , Pin 686 563. Ph: 0481 2527100 , 0481 2527070,"
- 110 WAYANAD The woodlands , 04936-202547 Main Road, Kalpetta- Ph.No.04936-202547
- 111 ALAPPUZHA- Jacquelin Cruise & House Boat, Mr.Joffy-9746325436, PALLATHURUTHY

SBI OFFICERS' GUEST HOUSE, SASTRINAGAR, BHUBANESWAR

{For Officers from OJM (Scale -I) to Asst. General Manager (Scale-V)}

(Inside SBI Staff Quarters, New Block) 1st Bidyut Marg, Sastrinagar, Bhubaneswar- 751 001

Procedure for reservation- Guesthouse can be booked through HRMS site. Navigation path is - Employees Self-Service Employee - Welfare Bouquet - Guest House Booking - New Booking. In case of non-availability in HRMS, request may be made by e-mail to <agmpre.lhobhu@sbi.co.in> or <cmpre.lhobhu@sbi.co.in> to reserve rooms under discretion of the Department (as per pro-forma). Officials may also speak to Liaison Officer (Maintenance) Phone 9437047963 or CM (P&E) 9437000703 for any query regarding reservation.

Number of suites available - 12

Number of Cottage available - 01 (for treatment and admission of wards in educational institutions)

Number of beds in Chummary - 12 (For officers upto Scale-V posted in Bhubaneswar centre)

Who are eligible - All officers from Scale-I to V for official and private visits. Retired Officers are also eligible subject availability of rooms/suits. Guesthouse Telephone No. 0674-2421204

STAY PERIOD & TARIFF

Sl. No.	Category of Occupant	Purpose	Max. Days of Stay	Tariff per day
1	Staff	Official	As per Official requirement	Rs.10.00
2	Staff	Personal	One room for 4 Days	Rs.100.00
3	Staff (Retired/Pensioners)	Personal	One room for 4 Days	Rs.100.00
4	Relatives of Serving staff	Personal	One room for 4 Days	Rs.1000.00
5	Relatives of Pensioner	Personal	One room for 4 Days	Rs.1000.00

CHUMMARY ACCOMMODATION FOR OFFICERS (Bhubaneswar Centre)

Available at : SBI Officers' Guest House, (inside SBI Staff Quarters, New Block) 1st Bidyut Marg, Sastrinagar, Bhubaneswar - 751 001)

Number of Beds - 12 (For officers of Upto Scale - V)

Tariff : 3000/- per month, **Cottage :** 300/- Per Day

Request may be made to AGM (P&E), LHO, Bhubaneswar