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# **SERVICE RULES**

## **STATE BANK OF INDIA OFFICERS SERVICE RULES -1992**

### **SOME OF THE IMPORTANT CONDUCT RULES**

- 50 (1) Every officer shall conform to and abide by these rules and shall observe, comply with and obey all lawful and reasonable orders
- 50 (3) If the directions of the Superior Officers are oral in nature, the same shall be confirmed in writing.
- 50(4) Every officer shall take all possible steps to ensure and to protect the interest of the Bank and discharge the duties with utmost integrity, honesty, devotion and diligence and do nothing, which is unbecoming of an officer.
- 50 (7) Shall make a declaration of fidelity and secrecy to the Bank.
- 50 (10) Not to indulge in any act of sexual harassment of any woman.
- 5 1(5) No officer shall act as an Agent of an Insurance company in his/her individual capacity except on behalf of the Bank.
- 52(3) No officer shall grant loan to any individual or company in which his / her spouse is connected.
- 53) No officer shall take an active part in politics, stand for election as a member in civic / legislative bodies.
- 56(1) No officer normally shall accept or permit any member of his / her family to accept any gift from any person obligated to the Bank.
- 57 No officer shall bring any political or outside influence pertaining to matters of his service.
- 59 No officer in his/her individual capacity will borrow money or permit any member of his/her family to borrow money from any one having dealings with the Bank except from those companies permitted as per terms & conditions laid down by the Bank.
- 60(2) No officer should discount or cause to be discounted cheques without sufficient balance.
- 61(1) No officer shall speculate in any stocks, shares or securities except for bonafide investment.

62(2) Every officer shall every year submit his / her Assets & Liabilities statement as on 31st March.

66) A breach of any of the provisions of the Service Rules shall be deemed to constitute Misconduct punishable under Rule 67

**67) 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.

# STATE BANK OF INDIA OFFICERS' TERMS AND CONDITIONS OF SERVICE

<b>SALARY AND ALLOWANCES ETC</b> W.E.F. 1. 11. 2012
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4th Bipartite	-	w.e.f. 01.02.84	Rs. 1175 - 4600
5th Bipartite	-	w.e.f. 01.11.87	Rs. 2100 - 7000
6th Bipartite	-	w.e.f. 01.11.92	Rs. 4250 - 14000
7th Bipartite	-	w.e.f. 01.04.98	Rs. 7100 - 21300
8th Bipartite	-	w.e.f. 01.11.02	Rs. 10000 - 32600
9th Bipartite	-	w.e.f. 01.11.07	Rs. 14500 - 52000
10th Bipartite	-	w.e.f. 01.11.12	Rs. 23700 - 85000

### SCALE OF PAY :

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

Scale I	-	23700	<u>980</u>	30560	<u>1145</u>	32850	<u>1310</u>	42020
			7		2		7	
Scale II	-	31705	<u>1145</u>	32850	<u>1310</u>	45980		
			1		10			
Scale III	-	42020	<u>1310</u>	48570	<u>1460</u>	51490		
			5		2			
Scale IV	-	50030	<u>1460</u>	55870	<u>1650</u>	59170		
			4		2			
Scale V	-	59170	<u>1650</u>	62470	<u>1800</u>	66070		
			2		2			
Scale VI	-	68680	<u>1960</u>	76520				
			4					
Scale VII	-	76520	<u>2120</u>	85000				
			4					

**STATE BANK OF INDIA OFFICERS' ASSOCIATION (CC)  
SCALE WISE STAGE TO STAGE FITMENT AS ON 01.11.2012**

Stage	JMGS - I		MMGS - II		MMGS - III		SMGS - IV		SMGS - V		TEGS - VI		TEGS - VII	
	Basic Existing	Basic Revised	Basic Existing	Basic Revised	Basic Existing	Basic Revised	Basic Existing	Basic Revised	Basic Existing	Basic Revised	Basic Existing	Basic Revised	Basic Existing	Basic Revised
1	14500	23700	19400	31705	25700	42020	30600	50030	36200	59170	42000	68680	46800	76520
2	15100	24680	20100	32850	26500	43330	31500	51490	37200	60820	43200	70640	48100	78640
3	15700	25660	20900	34160	27300	44640	32400	52950	38200	62470	44400	72600	49400	80760
4	16300	26640	21700	35470	28100	45950	33300	54410	39300	62470	45600	74560	50700	82880
5	16900	27620	22500	36780	28900	47260	34200	55870	40400	66070	46800	76520	52000	85000
6	17500	28600	23300	38090	29700	48750	35200	57520						
7	18100	29580	24100	39400	30600	50030	36200	59170						
8	18700	30560	24900	40710	31500	51490								
9	19400	31705	25700	42020										
10	20100	32850	26500	43330										
11	20900	34160	27300	44640										
12	21700	35470	28100	45950										
13	22500	36780	28900	47260										
14	23300	38090	29700	48570										
15	24100	39400	30600	50030										
16	24900	40710	31500	51490										
17	25700	42020												
18	26500	43330												
19	27300	44640												
20	28100	45950												
+1	28900	47260	32400	52950	32400	52950	60820							
+2	29700	48570	33300	54410	33300	54410								
+3	30600	50030	34200	55870	34200	55870								
+4	31500	51490		57330	35100	57330								
+5						58790								

\*\* Indicates stagnation increment.

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.

N.B. : e Circular No. CDO/P&HRD-PM/51 of 2015 - 16 dated 28.09.2015 Revised fitment on promotion One scale to a Higher Scale upto TEGS-VII

**FITMENT FORMULA ON PROMOTION FROM CLERICAL STAFF TO OFFICER'S CADRE. PROMOTED ON OR AFTER 01.11.2007**

*e Circular No. CDO/P&HRD/IR/112 of 2011-12 dated 20.03.2012*

Consequent upon the wage revision of workmen staff under 9th Bipartite settlement as also change of Officers' Service Regulations with effect from 1st November 2007, restructuring of the existing formula for salary fitment of post revision promotees was necessary. The salient features referred herein given on the annexure enclosed to the referred circular are furnished below

1. The Adjusting Pay and Personal Allowances are payable to officers on promotion at various stages of pay for protecting their notional clerical pay which includes Basic Pay+ FPP + PQP.
2. For the purpose of calculating adjusting pay, FPP will not be considered. The Adjusting Pay shall be redetermined on the anniversary date of clerical as well as officers date of increment after effective date of fitment till the Adjusting Pay become 'Nil', which qualify for DA, HRA, CCA and Superannuation Benefits etc.
3. If an employee is promoted before receipt of FPP, the payment of FPP shall be made to him in the officers' scale from the date, the employee would have notionally received FPP in the clerical scale or 01.11.2007, whichever is later.
4. In case of those officers promoted to JMGS I on or after reaching maximum of clerical pay scale and / or on receipt of one or more stagnation reliefs viz. FPP, PQP and stagnation increments, personal allowance will be paid from the date of promotion or 01.11.2002 whichever is later.
5. Officers who got promoted before 01.11.2002 are eligible for receipt of Personal Allowance, in case an officer of comparable seniority who got promoted on or after 01.11.2002 draws Personal Allowance.
6. The Personal Allowance of 800/- will be tapered off after reaching Basic Pay of 34,200/- at the rate of 1/2 of the allowance in two instalments against future increments. Personal Allowance not qualifies for DA, HRA, CCA and Superannuation Benefits etc.
7. The inter-se anomalies, if any, on account of revised fitment / protection formula would be looked into at case-to-case basis.

8. The fitment formula will be implemented in the Bank in respect of the employees promoted on or after 01.11.2007. The provisions of Adjusting Pay and Personal Allowance are effective from 01.11.2002 or the date of promotion, whichever is later.

### **CAIIB - INCREMENT**

Part I - 1 increment in the Scale

Both parts 2 increments in the Scale

### **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**

Officers in JMG Scale I who have moved to scale of pay for MMG Scale II after reaching maximum of the higher scale shall be eligible for four stagnation increments for every three completed years of service of which first two shall be ₹ 1,310/- each and next two ₹ 1,460/- each.

Officers in MMG Scale II who have moved to scale of pay for MMG Scale III after reaching maximum of higher scale shall be eligible for three stagnation increments of ₹ 1,460/- each for every three completed years of service and a fourth Stagnation increment of Rs. 1460/- two years after receipt of third stagnation. Provided that officers who have completed two

years or more after receipt of the third stagnation increment will get their fourth stagnation increment. w.e.f. 01.05.2015

Officers in substantive MMG Scale III i.e. those who are recruited in or promoted to MMG Scale III shall be eligible for four stagnation increments of ₹ 1,460/- each for every three completed years of service and fifth stagnation increment of ₹ 1460/- two years after receipt of the fourth stagnation increment will get the fifth stagnation increment w.e.f. 01.05.2015. Officers in SMGS-IV shall be eligible for one stagnation increment of ₹ 1,650/- three years after reaching the maximum of scale. w.e.f. 01.05.2015

**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.

**DEARNESS ALLOWANCE:**

On and from 1.11.2012, Dearness Allowance shall be payable for every rise or fall of four points over 4440 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.10% of Pay

**HOUSE RENT ALLOWANCE: (w.e.f. 01/11/2012)**

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

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



w.e.f. 01.03.2011, The arrears for the purpose of HRA has been classified / upgraded based on the 2011 census figure. **vide e Circular No. CDO/P&HRD-IR/45 of 2015 - 16 dated 02.09.2015**

### **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 and fifth stagnation increment of ₹ 1,460/- two years after of the fourth stagnation increment will get the fifth stagnation increment. w.e.f. 01 .05.2015

### **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.

### **CITY COMPENSATORY ALLOWANCE (w.e.f. 1-11-2012)**

*e Circular No. CDO/P&HRD-IR/24 of 2015 - 16 dated 02.09.2015*

Area	Rate	Max. Amount
Places in Area 1 and In the State of Goa	4% of Basic Pay	870/- p.m
Places with population of 5 lakhs & over and State Capitals. Chandigarh, Pondicherry and Port Blair	3% of Basic Pay	600/- p.m

w.e.f. 01.03.2011, The arrears for the purpose of CCA has been classified/ upgraded based on the 2011 census figure. **vide e Circular No. CDO/P&HRD-IR/45 of 2015 - 16 dated 02.09.2015**

### **SPECIAL ALLOWANCE (w.e.f. 1.11.2012)**

Officers shall be paid Special Allowance as under

Scale I - III - 7.75% of Basic Pay + applicable Dearness Allowance thereon

Scale IV-V - 10% of Basic Pay + applicable Dearness Allowance thereon

Scale VI-VII - 11% 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 & Gratuity.

**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 an equal portion is contributed by the Bank.

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

**FIXED PERSONAL PAY [FPP] (w.e.f. 01.11.2012)**

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

On and from 1st November, 2012. 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 (in ₹.) (A)	DA as on 01.11.2012 (in ₹.) (B)	Total FPP payable where bank's accommodation is provided (C)
1310	143	1453
1460	159	1619
1650	180	1830
1800	196	1996
1960	214	2174
2120	231	2351

**NOTE:**

- (i) FPP as indicated in "C" above shall be payable to those officer employees who are provided with bank's accommodation.
- (ii) FPP for officers eligible for House Rent Allowance shall be "A"+"B" plus house rent allowance drawn by the officers employees on the last increment of the relevant scale of pay.
- (iii) The increment component of FPP shall rank for superannuation benefits.
- (iv) Only the Officers who were in the service of the Bank on or before 01.11.1993 will be eligible for FPP one year after reaching the maximum scale of pay they are placed.
- (v) *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.

**PROFESSIONAL QUALIFICATION PAY-PQP (w.e.f. 01.11.2012)**

- 1) Officers shall be eligible for professional qualification pay as under:
  - i) Those who have passed only CAIIB Part I / JAIIB ₹ 670/- p.m. one year after reaching top / maximum of the scale.
  - ii) Those who have passed both parts of CAIIB
    - a) ₹ 670/- p.m. one year after reaching top/maximum of the scale.
    - b) ₹ 1680/- p.m. two years after reaching top/maximum of the scale.
- 2) 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.

**DEPUTATION ALLOWANCE (w.e.f. 01.06.2015)**

An officer deputed to serve outside the Bank	7.75% of pay with maximum of ₹. 4,000/- p.m.
An officer deputed to an organization at the same place or to the training establishment of the Bank (not applicable in case of non-teaching staff)	4% of Pay with a maximum of ₹. 2,000/- p.m.

**HILL AND FUEL ALLOWANCE : (w.e.f. 01.11.2012)**

PLACE	RATE
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. 750/- p.m.
Places with an altitude of 1500 metres and above but less than 3000 metres.	2.5% of Pay subject to Maximum of Rs. 1000/- p.m.
Places with an altitude of 3000 metres and above	5% of Pay subject to a maximum of Rs.2000/-p.m.

**REIMBURSEMENT OF OUT OF POCKET EXPENSES**

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 @ R. 200/- 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**

- i) During office hours: - From 01.06.2013, the Liaison Officers may be reimbursed ₹200/- per day if the period of detention is during lunch time i.e. between 12.00 noon to 2.00 p.m. and @ ₹100/- if the duty is other than between 12.00 noon and 2.00 p.m. during the office hours.
- ii) Before and after office hours:- From 01.06.2013, the Liaison Officers may be reimbursed as under:

Period of detention (To be reckoned as before and after office hours)	Charges reimbursable towards tea /snacks / breakfast (Rs. per day)	
	Normal Working days	Sundays / Holidays
Upto 3 Hours	₹. 200/-	₹. 400/-
More than 3 hours, but upto 6 hours	₹. 400/-	₹. 800/-
More than 6 hours	₹. 600/-	₹. 1,200/-

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)]:**

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 and Security Officers are paid discomfort allowance ₹ 3000/- per month from 01.06.2013.

**SPECIAL COMPENSATORY ALLOWANCE [SCA] :**

All officers who are in service on or before 23 .07.2003 and already in receipt of SCA with effect from 1.11.1993 will be paid with effect from 01.10.2001. SCA will not rank for DA, CCA, HRA and superannuation benefits

Revised Basic	Amount of SCA
₹ 23,7001- ₹ 38,090/-	₹ 575/-
₹ 39,400/- ₹ 45,950/-	₹ 650/-
₹ 47,260/- ₹ 48570/-	₹ 700/-
₹ 50,0301-	₹ 850/-
₹ 51,490/- onwards ₹ 85,0001-	₹ 1,000/-

SCA payable with effect from 1.10.2001 of date or joining which ever is later to those Officers who are in the service of the Bank on the date of signing the settlement i.e. 01123.07.2003 and pre-revised not in receipt of SCA as under:

<b>Revised Basic</b>	<b>Amount of SCA</b>
₹ 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 motorable 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.01.11.2012)**

Project Areas falling in Group B ₹ 350/- p.m.

Project Areas falling in Group A ₹ 400/- p.m.

**MID-ACADEMIC YEAR TRANSFER ALLOWANCE:**

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

On and from 1st June 2015, mid-academic year transfer allowance shall be payable at ₹. 1,100/- 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.

**RECOVERY OF FURNITURE RENT:**

Furniture rent recovery shall be 0.15% of the first stage to the scale of pay in which the officer is placed.

**RECOVERY FOR STANDARD RENT FOR HOUSES:**

0.75% 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.

**PERMANENT FULL TIME/PART-TIME MEDICAL OFFICER OF THE BANK :  
SALARY REVISION**

**MODIFICATIONS IN UNIFORM TERMS & CONDITIONS OF SERVICE (UTCS)**

*e Circular No. CDO/P&HRD-PM/26 of 2015 - 16 dated 26.06.2015*

## **FURNITURE & FIXTURE**

(CirDO/HR/63 of 2006-07 dated 05.02.2007), (CDO/P&HRD-PM/80/2006-07 dated 29.3.2007)  
(CDO/P&HRD-PM/55/2007-08 dated 01.01.2008), CirDO/HR/92 of 2008-09 dated 23.8.2008) ,  
(CDO/P&HRD-PM/82/2008-09 dated 01.01.2008), (CDO/P&HRD-PM/114/2008-09 dated 19.03.2009),  
(CDO/P&HRD-PM/6/2010-11 dated 28.4.2010), (CDO/P&HRD-PM/10/2010-11 dated 07.06.2010),  
(CDO/P&HRD-PM/22/2010-11 dated 30.07.2010) , (e Cir CDO/P&HRD-PM/38 of 2011-12 dated  
07.07.2011) & (e Cir CDO/P&HRD-PM/30 of 2013-14 dated 12.09.2013)

### **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.

### **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 instalments 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, 0.15% 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	-	₹. 18,000/-
SMGS IV	-	₹. 15,000/-
MMGS III	-	₹. 13,000/-
MMGS II	-	₹. 12,000/-
JMGS I	-	₹ 11,000/-

Officer may claim annual 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	} of the original cost
2.	Items with more than 4 years of age	: at 20%	
3.	Items with more than 3 years of age	: at 40%	
4.	Items with more than 2 years of age	: at 60%	
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*

Curtains, Inverter Batteries, being consumable items, 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:**

Furniture rent recovery shall be 0.15% of the first stage to the scale of pay in which the officer is placed.

**ANNEXURE**

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

<b>Sr. No.</b>	<b>Items</b>	<b>No. of items not to exceed</b>
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), Geyser (1), Steel Almirah (2), Air cooler (1)

**PROVISION OF FIXTURE ITEMS (House keeping materials for Rs. 2000/- per year)  
CirDO/HR/01/2013-14 dated 11.04.2013**

It has been decided that every year **(between 1st January to 31st December)** all officers in Bhubaneswar Circle, who have availed the facility of furnitures at their residence from the Bank, will be eligible to claim reimbursement the cost of buckets, mugs, bath-room mats, dustbins & water storage drum on certificate basis in a specified format, for ₹ 2000/- only.

**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.

# **HRMS**

## **ROLL-OUT OF NEW SERVICES ON HRMS**

E-Circular No. CDO/P&HRD-PHRD/51/209-10 dated 30.10.2009 and our circular no. CirDO/HRMS/6/ 209-10 dated 30.10.2010 roll-out some new services for all employees on HRMS in addition to e-circular no CDO/P&HRD/P/1/2009-10 dated 4th April 2009 and our circular no. CDO/HRMS/01/2009-10 dated 1.5.2009, which contains instruction relating to centralised processing and payment of salary for all SBI employees and pension / family pension for IBI/SBI retirees from April 2009 through centralised salary and pension processing centre (CSPPC)

### **A. REIMBURSEMENT OF MONTHLY EXPENSES.**

The employees shall now be able to claim reimbursement of monthly expenses viz conveyance, newspaper/magazine, casual labour entertainment and cleansing materials known as 4 in 1 as per their eligibility, online through the link provided in HRMS portal (<http://hrms.onlinesbi.com>). Reimbursement of other expenses viz Telephone, mobile etc will continued be made manually by Branches / Offices till these services are also developed in HRMS.

- a) No paper claim request shall be required for such claim.
- b) Only put petrol/diesel rate which needs to be inputted by the applicant as per the rates in the city/ town he/she is posted as on the last date of the relevant month.
- c) Approving official can modify the reimbursement claim of any employee in case he/she feels that the employee has made request for excess/short amount.
- d) The system has been designed not to pay conveyance to the employees under suspension.
- e) Employees are required to give details of their absence on account of leave or deputation in the on-line application.
- f) A scrutiny of the reimbursement records will be done each month and recovery will be made from employees claiming beyond their entitlement or at petrol / diesel rate not valid for their areas.

### **B. PF STATEMENT (CDO/P&HRD-HRMS/17/2012-13 dated 27.6.2012)**

All employees shall be able to view their PF account on-line through the link (PF & Gratuity) in HRMS portal. The process relating to application for Advance and withdrawal has been developed in HRMS Final PF withdrawal will be applied through HRMS only & hard copy to be forward to PPG Deptt. LHO for necessary action.

### **PF - Automation (CDO/P&HRD-PM/46/2012-13 dated 31.10.2012)**

The following additional services related to PF automation released through HRMS Portal.

- a) PF Lien Noting & Cancelation.



- b) PF Nomination recording / Change
- c) PF withdrawal
- d) PF advance.
- e) Sending of half yearly PF statement has been despensed with. One can generate the statement through HRMS.

### **C. SALARY SLIPS THROUGH E-MAIL**

All employees will receive their salary slip through their e-mail inbox through enterprise messaging system (EMS). All employees should update their e-mail address and mobile number link [http://10.0.224.16/ pay](http://10.0.224.16/pay) or <http://10.0.224.17/pay> or <http://10.0.224.34/pay> or send an e-mail to [hrms@sbi.co.in](mailto:hrms@sbi.co.in). All employees should verify the pay-slip and check the head under which the housing loan instalment is being deducted (i.e. principal and interest)

### **D. MISCELLANEOUS**

#### **(i) Site for submission of data change**

All request for data changes in HRMS in respect of the employees posted at branches/offices will be made through the site (<http://10.0.224.16>) by using a secure ID and Password, which needs to be retained as part of branch document. Deduction related data will be submitted through HRMS site.

#### **(ii) Submission of Investment Declaration**

All employees should submit their investment details on-line at the earliest to ensure accurate Income-Tax deduction. PAN number is mandatory for all employees whose income exceeds the minimum exempted amount. Non submission of PAN number may make employees liable for tax deduction at higher rate.

**1. N.B. : Employees posted at branches connected through VSAT or low bandwidth network, where portal is not opening, shall submit the reimbursement claim in normal way (paper application) to the Branch Manager. Branches, instead of making direct payment based on this application will capture the details in the link provided in <http://10.0.224.16>, for direct upload in HRMS. The Branch Manager shall open the branch with secure login and password and designated users will input the details from the manual from in the fields provided. Reimbursement will be made based on the data submitted by the branches.**

### **REIMBURSEMENT OF EXPENSES ON ACCOUNT OF REPAIRS/MAINTENANCE**

**(CirNo. CDO/P&HRD-PHRD/62/2009-10 dated 26.12.2010 (w.e.f. 01.01.2010))**

All officers to Scale I to V shall be able to claim reimbursement of expenses on account of repairs / maintenance of furniture/fixtures as per their eligibility provided through circular

no. CDO/P&HRD-PM/55/ 2007-08 dated 01.01.2008 on-line through the link (**Furniture Repair Reimbursement**)

Branches /offices should immediately stop manual reimbursement.

### **REIMBURSEMENT OF MEDICAL EXPENSES**

CDO/PHRD - HRMS / 7 / 2012-13 dated 19.4.2012

A new service was rollout in HRMS for reimbursement of medical expenses incurred by officers the official can submit the bill throughout the month.

**N. B. :** The system will remain closed for approval by the approved during 21st to last date of every month.

### **LEAVE AND ATTENDANCE**

**(CirDO/HRMS/1/2010-11 dated 5.10.2010)**

The leave and attendance of all employees of the bank shall be maintained in HRMS system effective from the year 2010-11 in phases.

### **REIMBURSEMENT ENTERTAINMENT EXPENSES**

**(CDO/P&HRD-PHRD/78/2010-11 dated 18.02.2011)**

All officers shall be able to claim reimbursement of expenses incurred by them on entertaining customers with effect from 15.02.2011 on-line through the link (reimbursement). Branches / offices should immediately stop manual reimbursement.

**Reimbursement of Repairs and Maintenance charges of furniture to employees proceeding on foreign assignments and employees retiring during the period February 2011 to December 2011.**

**(Vide Circular No. CDO/P&HRD-PHRD/78/2010-11 dated 18.02.2011)**

The above mentioned categories of officers will now be able to get the reimbursement on account of maintenance and repair of furniture as follows :

- a) Officers who proceed on foreign assignments during the year but surrender their furniture to the Bank will get the reimbursement of lump sum amount for expenses on account of repairs and maintenance of furniture on pro-rata basis for the no. of month(s) officer was in India (February to January) taken as 12 months.
- b) Officers who retire / seek voluntary retirement / resign during the year will get the reimbursement of lump sum amount of expenses on account of repairs and maintenance of furniture.

**VIEWING OF DETAILS OF FURNITURE / FIXTURES :**

**(Circular No. CDO/P&HRD-PHRD/78/2010-11 dated 18.02.2011)**

A new facility has been created in HRMS system whereby an officer can view and take the printout of the details of furniture / fixtures provided to him/her by the Bank and as maintained in IFAMS. An officer can only view the details but no change can be carried out in these details in HRMS system. If an officer observes any discrepancy in the details he/she will have to contact circle MBPM department for its rectification. This data will be updated in the first week of every quarter in HRMS site (MBPM)

**OTHER SERVICES RELEASED BY HRMS FROM 01.04.2010**

**(Circular No. CDO/P&HRD-PHRD/78/2010-11 dated 18.02.2011)**

- a) **Birth Day Wish :** All officers will get a predefined Birth Day Wish through SMS every day at 8.30 A.M. whose birthday fall on that day on availability of mobile number in the HRMS system.
- b) **Who's Who :** Through this service an employees can search for any other employee.
- c) **Pensioner's Life Certificate :** Submission of Pensioner's Life certificate and investment declaration is now possible through HRMS Portal of pensioner's / Branch Manager's Self Service (MSS) Link.
- d) **Gratuity Calculator :** Gratuity calculator is available under PF & Gratuity link in ESS to know the gratuity amount.

**N.B. :** Henceforth, the link provided in HRMS to upload data directly through <http://10.0.224.16> (for Eastern Zone) and access to 4 in1 the site is <https://hrms.onlinesbi.com>

**ASSETS & LIABILITIES DECLARATION :**

**Circular No. CDO/P&HRD-PM/2/2011-12 dated 6.4.2011**

Submission of Assets & Liabilities statements as on 31st march, 2011 through HRMS All the officials are mandatorily required to use the services (w.e.f. 01.04.2011) in HRMS portal for submission of data / information relating to their A & L as on 31.3.2011 in specified format. This will continue to be submitted every year as on 31st March, care should be taken to submit the date before 20th of each month for updation.

**IBI/SBI/SBS/SBIN EMPLOYEES' PENSION & FAMILY PENSION SCHEMES  
SUBMISSION OF LIFE CERTIFICATE BY PENSIONERS/FAMILY PENSIONERS**

**CDO/P&HRD-PPFG/29/2011-12 Dated 03.06.2011**

- i. It is mandatory for IBI/SBI/SBS/SBIN pensioners & family pensioners to furnish life certificate in the month of November each year, failing which pension will be stopped from next January.

- ii. Live Certificate in prescribed format will be submitted not necessarily in home branch. The acknowledgment of having received the Life Certificate will be issued to the pensioner / family pensioner by the Branch where the Life Certificate is submitted. After receiving the Life Certificate the branch (Home/Non Home) will verify the signature/thumb impression from CBS and update the same in the related HRMS site. Life Certificate can be updated in the HRMS site by any officer of the branch.
- iii. The Non Home Branch, after updating the record in HRMS, the branch shall forward the original Life Certificate to the Home Branch and retain a copy of the same for their record.

### **EMPLOYEES' PHOTO UPLOAD SERVICE**

**CDO/P&HRD-IR/37/2012-13 dated 28.09.2012**

The verify the credential of the visiting officials when they come for audit/inspection/ joining/deputation etc., it can be viewed through 'Employees self services → view / search → who's who.'

### **REVISED PROCEDURE FOR APPLICATION AND AWARD OF SCHOLARSHIPS**

**Circular No. : CDO/P&HRD/IR/23/2015-16 dated 26.06.2015**

In this connection, a comprehensive updated guidelines on award of scholarship to wards of our employees is uploaded in State Bank Times>Human Resources>Industrial Relations>Payment of scholarship-guidelines as a ready reference to all concerned.

### **PROJECT: GRATUITY AUTOMATION PAYMENT OF GRATUITY IN HRMS**

**Circular No. : CDO/P&HRD-PPFG/84/2014 - 15 dated 23.02.2015**

with effect from 1st March, 2015, payment of Gratuity should be strictly through HRMS only. Members/employee will apply for Payment of Gratuity in HRMS Portal through employee Self Service (ESS) HR Initiatives PPFG Apply Gratuity Payment Request. In case of Normal Retirement, they can apply three months prior to date of retirement whereas in other cases i.e. resignation, voluntary retirement etc., they can apply one month prior to date of separation, if their date of separation is marked in the HRMS system.

In addition, there is a facility for Branch Head/ Recommending authority/designated (maker) official at LHO to apply on behalf of employee through Manager Self Service (MSS) (maker can apply from the link available in ESS), if employee is not able to apply through HRMS system. After submitting the application through HRMS Portal, applicant has to take the print of application and submit, duly signed and witnessed, to next authority for recommendation / approval. A detailed user guide with screen shots is available at HRMS Portal.

### **AUTOMATION OF PENSION PROPOSAL IN HRMS**

**Circular No. : CDO/P&HRD-PPFG/69/2015 - 16 dated 09.11.2015**

The functions and facilities have been made available in HRMS and step-by-step procedure is made available on HRMS portal under (Employees Self-Service – ESS-User Manuals) and for approvers under (Manager Self-Service – MSS-User Manuals).

With effect from 15.11.2015 the proposal for ‘Pension’ for the employees who have retired / retire or died/die on or after 1.11.2012 and getting salary through HRMS should be strictly through HRMS only.

### **REIMBURSEMENT OF COST OF GLUCOMETER THROUGH HRMS**

**Circular No. : CDO/P&HRD-PM/79/2015 - 16 , dated 28.12.2015**

Please refer to e-Circulars CDO/P&HRD-PM/51/2013-14 dated 29.11.2013 and CDO/P&HRD-IR/61/2013-14 dated 03.01.2014.

2. The facility of claiming reimbursement of cost of Glucometer (once in entire career) up to a maximum amount of Rs 1300/- (Rupees one thousand and three hundred only) has now been made available in HRMS portal. The user guide for the Applicant/ Approver has been made available in the HRMS portal. Employees should claim the reimbursement online through HRMS portal only.

### **REIMBURSEMENT OF POST- PAID MOBILE BILLS TO OFFICERS IN JMGS - I TO SMGS - V ROLL OUT OF SERVICE THROUGH HRMS PORTAL**

**Circular No. : CDO/P&HRD-PM/89/2014 - 15 dated 16.03.2015**

Necessary services for reimbursement of post-paid mobile bills to Officers in grades JMGS-I to SMGS-V through HRMS portal have been developed. This Service will be available to all eligible employees on HRMS portal (<https://hrms.onlinesbi.com/irj/portal>) through Employee Self-Service / Reimbursement / Mobile Handset/Bills. The facility for approval/rejection of the requests by the concerned Sanctioning Authorities/Approvers (Branch Managers/Heads of the Department/Controllers of the concerned employee at the time of submission of request) has also been made available on HRMS portal through Manager Self-Service / Reimbursement / Mobile Handset/Bills. Reimbursement of mobile bills for the month of April 2015 onwards shall be claimed mandatorily through HRMS portal.

## **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**

<b><u>Category</u></b>	<b><u>Centres</u></b>				
	<b><u>Grade</u></b>	<b><u>Major A *</u></b>	<b><u>A</u></b>	<b><u>B</u></b>	<b><u>C</u></b>
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	35,00	27000	20000
TEGS		52,000	37,000	29000	22000

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

<b><u>Grade</u></b>	<b><u>Major A *</u></b>	<b><u>A</u></b>	<b><u>B</u></b>	<b><u>C</u></b>
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.**

<b><u>Grade</u></b>	<b><u>Mumbai</u></b>	<b><u>Delhi</u></b>	<b><u>Mumbai</u></b>	<b><u>Delhi</u></b>
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 product 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 accommodation 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.

**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**

**NAMES OF DIFFICULT CENTRES IN OUR CIRCLE**

**(CDO/PER & HRD / 45 / 99-2000)**

Reviewed **CirDO/HR/29 of 2008-2009 dtd. 28.5.08** and 101 centres have been declared as difficult centres.

**BERHAMPORE MODULE.**

<b>REGION - I</b>	<b>REGION - II</b>	<b>REGION - III</b>		<b>REGION - IV</b>	
Agulo	Barida	Baghiapara	Janapanka	Lanjigarh	Karлакote
Kantagaon	Beruanbadi	Gadapur	Katringia	Urladani	Golamunda
Kumbhariput	Chhamunda	Gochhapara	Simanbadi	ThuamulRampur	Faranga
Sibapadar		Linepada.	Harbhanga	Rupra	Bengaon
Sunger			Pujariguda	Ampani	
Dehepaguda			Musanala		
Hanumantpur					
Dongasil					



**BHUBANESWAR MODULE.**

<b>REGION - I</b>	<b>REGION - II</b>	<b>REGION - III</b>	<b>REGION - IV</b>	
Bajrakote	Chasakhand	Bishnupur Pasuda	Angalo	Mahala
	Mandasahi	Antara Satkoshia	Babar	Ramnagar
	Karadibandha	Durgadevi Mukulisi	Bandhakata	Dobal
	Japkud	Fatepur Kuldiha	Bharigada	Sarsada
	Bhitaraandhari	Bhuasuni Champajhar	Manpur	Sendhatira
	Bhimdaspur	Kandgaonhat	Palasudha	Tikhiri
		Srirampur	Korua	Gupti
		Pratappur	Kaipada	Hatibari

**SAMBALPUR MODULE**

<b>REGION - I</b>	<b>REGION - II</b>	<b>REGION - III</b>	<b>REGION - IV</b>	
Garpalasuni	Lapanga	Tikayatpalli	Agalpur	Katapali
Akul	Babunikitmal	Panchora	Kumbhari	Gudbhela
Chimla	Arada	Sorada	Resham	Talpali
Kanloi	Kirimira	Gurundia	Lakhamara	Gajbandh
Sarangi	Samasingha	Jarda	Amthi	Singhijuba
	Gochara	Bimlagarh	Mursundi	Ruchida
	Khajurikhaman	Talsara	Jamseth	
	Kisinda	Ulsurai	Chandatora	

**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 1.11.2012)**

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

0.75% 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 @ 0.75 % 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.

**PERIODICAL PAINTING - THE GUIDELINES ARE AS PER PARA 20.7 (ii & iii) IN PAGES 425 AND 426 OF 'REFERENCE BOOK ON STAFF MATTERS - VOL-1-SUPERVISING STAFF-1ST EDITION'**

- i) Flat/bungalow is taken on economic rent basis from a member of the staff and where the component of white washing/minor repairs is not taken into consideration for calculation of economic rent.
- ii) Where the economic rent at any time exceeds the entitlement ceiling rent applicable to the occupant official and the Bank is therefore paying at the ceiling rate.

**The Sanctioning of expenditure is vested with the Dy. General Manager. Our Officers, who have leased their houses to Bank shall submit the proposal through proper channel just on the completion of above periodicity. No periodical painting should be carried out before approval. (Co.Let. No./PRM/1063 dt. 4.8.2005)**

In both the cases the bank may as a gesture of goodwill carry out oil bound distemper painting internally and oil painting of doors, windows grills etc. In case of flats and in case of bungalows external walls also be distempered where lease period exceeds 4 years.

Bank will carry out same type of distempering which the landlord had carried out while leasing the premises (No plastic emulsion paint)

- a) 2 years - white washing
- b) 4 years - distempering - it can be extended to 5 years if in good condition.

# 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

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

#### 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 tonne 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  
 $4.10 \times 300 \times 12 = 14,460$
- 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.

II. **Increase in lumpsum expenses in connection with transfer, w.e.f. 01.11.2011**  
*e Circular No. CDO/P&HRD-PM/73 of 2011 - 12 dated 08.10.2011*

Scale I, II & III	Rs. 20000
Scale IV & V	Rs. 25000
Scale VI & above	Rs. 35000

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

The lumpsum 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) Porterage for baggage carried with them.

**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



## **SERVICE CHARGES FOR BOOKING TICKETS**

**(C.O./D.O./NBG/ADM/88355 dt. 20.7.99)**

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

## **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**)

## **HALTING ALLOWANCE IN CASE OF EMERGENT TRANSFERS**

**(Calcutta LHO PER/27/74) and SBI OSR 49 (i)**

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

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

- c) Halting allowance to officers at Headquarters and leased house centre specially related to Circle Audit Vide **C.C. Letter No. CDO/PM/16/Spl. /1078 dt. 2.12.2006.**

It has been decided that Circle Auditors will not be paid halting allowance if there auditing a branch / office at a centre where they have been provided with leased house accommodation / taken permission to keep their family. However, halting allowance may be paid to them at all other centres (including the LHO centre)

### **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 in ITDC	Boarding Charges	Lodging Charges Tariff admissible w.e.f. 01.02.2016			
			Metro	Major'A'	Area 1	Others
SMG IV & V	3 Star AC	Boarding expenses are reimbursed on the same scale as halting allowance.	7,200/-	6,700/-	3,800/-	2,900/-
MMG II & III	2 Star Non AC		4,000/-	3,600/-	2,600/-	2,000/-
JMG I	1 Star Non AC		2,600/-	2,400/-	1,900/-	1,600/-

**Metro :** Mumbai, Calcutta, Delhi, Chennai

**Major 'A' class cities -** All State Capitals

#### **Area - I**

Pune, Nagpur, Kanpur, Surat, Visakhapatnam, Ludhiana, Coimbatore, Madurai, Bhadodra, Agra, Cochi, Indore and 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. 1.6.2015)**

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

**HALTING ALLOWANCE (W.E.F. 01.06.2015)**

Grade/ Scale	4 METROS Delhi, Kolkatta, Mumbai & Chennai	Major "A"	Area-I	Other Centres
SMGS VI & above	₹ 1800/-	₹ 1300/-	₹ 1100/-	₹ 950/-
SMGS VI & above	₹ 1500/-	₹ 1300/-	₹ 1100/-	₹ 950/-
Scale I, II & III	₹ 1300/-	₹ 1100/-	₹ 950/-	₹ 800/-

**GUIDELINES FOR CLAIMS**

**(PER 52/91) & SBIOSR 41(3)**

	<b><u>PARTICULARS</u></b>	<b><u>LODGING</u></b>	<b><u>AMOUNT ELIGIBLE</u></b>	
			<b><u>BOARDING</u></b>	<b><u>H.A/OUT-OF-POCKET EXPENSES</u></b>
a)	Lodging charges claimed with bill or certificate regarding boarding.	As per entitlement	NIL	3/4th
b)	Lodging charges claimed with certificate towards boarding for actual expenses incurred	do	actual expenses incurred (subject to Max. eligible HA)	NIL
c)	Lodging with Boarding by Bank/other agencies (for full day)	NIL	NIL	1/4th
d)	No lodging and full boarding by Bank/other agencies	NIL	NIL	Half
e)	No lodging / No boarding	NIL	NIL	Full

N.B.: A supplementary Halting Allowance of Rs. 10/- per day for halt outside headquarters on inspection duty is payable to all inspecting officials;

### **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/33 of 2011-200712 Dt. 22.06.2011***

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. 400 per day whichever is lower.

## REIMBURSEMENT OF CONVEYANCE EXPENSES

As per e Circular No. CDO/P&HRD/PM/21 2015-16 dtd. 17.06.2015

**LIMITS FOR REIMBURSEMENT OF PETROL COST PER MONTH (Figures in Liters)**

### Limit for reimbursement of Fuel cost per month

Category	Area-I centres with population of 12 lacs & above		Area-II centres with population of 1 lac & above		Other Centres		Certificate Basis (₹.)
	Fuel (Lts.)	Maintain vehicles and claim expenses on certificate basis Amount (₹.)	Fuel (Lts.)	Maintain vehicles and claim expenses on certificate basis Amount (₹.)	Fuel (Lts.)	Maintain vehicles and claim expenses on certificate basis Amount (₹.)	
SMGS V	115	2,880/-	105	2,580/-	95	2,290/-	2,000/-
SMGS IV	110	2,830/-	100	2,530/-	90	2,240/-	1,950/-
SMGS III	100	2,780/-	90	2,480/-	80	2,190/-	1,570/-
SMGS II	85	2,230/-	80	2,140/-	75	1,830/-	1,520/-
SMGS I	65	1,530/-	60	1,370/-	55	1,220/-	1,140/-
<b>WHO OWN TWO WHEELER</b>							
Reimbursement of Fuel Cost	55 litres		50 litres		45 litres		
Reimbursement of Certificate basis	1,530/-		1,370/-		1,220/-		

- 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 upto 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

## 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.

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)

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

### **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 are 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*

- a. 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 shall ordinary leave give not less than 15 days' notice of his / her intention to avail of such leave.

- 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.

**UNAVAILED CASUAL LEAVE (SBIOSR 32 (2)) [cir. PER-90 of 31.3.1998]**

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

**SICK LEAVE (SBIOSR 34 (1 to 5))**

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.

**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 :

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

**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 sickness 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. - condonation 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 24.0768*

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

**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.

**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.

**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.

**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.

**INTRODUCTION OF “VACATION POLICY”**

**PROVISION FOR COMPULSORY LEAVE OF TEN WORKING DAYS**

*Circular No. CDO/P&HRD-PM/32/2015-16 dated 13.07.2015*

“Vacation Policy” introduced by making a stipulation of mandatory consumption of leave for ten working days in one spell by the officers. Under the policy, those who have access and transaction rights in CBS, handling sensitive desks / seats such as direct dealings with the vendors, suppliers engaged in the process of awarding / executing tenders to the contractors, sanctioning / passing the bills submitted by the suppliers for payment and officials holding the positions/posts termed as 'Sensitive' from vigilance point of view are mandatory required to be away from their regular work/Office for ten continuous working days during a financial year.

It will be the responsibility of the controller to ensure compliance.

**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**

*e Circular No. CDO/P&HRD-PM/72 of 2015 - 16 dated 03.12.2015*

Please refer to our following circulars also :

- 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

**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

*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.
- 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 be 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 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,
- MMGS-III 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 AC- 1st class by train or by air (Economy Class)  
to TEGS

### **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 terminus, 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 sight seeing 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 cannot 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. Further, in cases of carried over LTC/HTC block as stated in Para-2 herein above, 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)**

#### **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 3 agencies only.

- (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)

#### **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 ₹ 10000 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:**

*e Circular No. CDO/P&HRD-PM/47 of 2010 - 11 & e Circular No. CDO/P&HRD-PM/21 of 2015 - 16 dated 17.06.2015*

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. 10,000/- p.m. If the of one of the parents exceeds Rs. 10,000/- p.m. or the aggregate income of both the parents shall not exceeds Rs. Rs. 10,000/- p.m. both the parents shall not be considered as wholly dependent on the officer employee.

- c) A married female 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.

**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.

**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.

# 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.10,000/- p.m. If the income of one of the parents exceeds Rs.10,000/- p.m. or the aggregate income of both the parents exceeds Rs.10,000/- p.m., both the parents shall not be considered as wholly dependent on the officer employee.

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, articleships, stipends, fellowships, etc:-

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

### **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 notwithstanding 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 75% 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 75% 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.

### **Officers posted at village branches**

In the case of medical bills of the officers posted at village branches, counter signature of the Bank's authorised doctor need not be insisted upon, provided the amount of the medical bill does not exceed Rs.100/- 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.



## **TREATMENT IN PLACES OTHER THAN THE HEADQUARTERS**

OSR:24(8) / CO ADM / 24346 dt. 21.06.1989

- 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.
- iii. 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.
- iv. 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.
- v. In respect of illness where adequate facilities for treatment thereof are not available at the headquarters of the officer or at another station permissible under sub-paragraphs (i), (ii), (iii) and (iv) above, treatment at the nearest appropriate place shall be permissible provided:
  - a) the attending doctor certifies that adequate facilities are not available for treatment at the said station and that treatment at the other station is necessary;
  - b) where the attending doctor is not the authorised doctor, prior approval of the authorised doctor, where possible, is obtained; and
  - c) the sanctioning authority permits such treatment on being satisfied in this regard.

In cases of emergency, such outstation treatment may be commenced and post facto permission from the authorised doctor and the sanctioning authority may be obtained. Such permission will be granted only if the authority is satisfied regarding the need for such outstation treatment and also on the point regarding emergency on account of which prior permission could not be obtained.

OSR:24(8)

- vi. In no case, however, travelling expenses incurred in such outstation treatment shall be reimbursable.

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

### **SPECIFIED SERIOUS DISEASES OUTSTATION TREATMENT**

CC/CDO/IR/SPL/451 dt. 02.01.2004

- i) Employees and their families may take treatment at a place outside their headquarter where the specialized treatment in a hospital is available for the specified serious diseases. This should be on the basis of a certificate from the attending physician / registered medical practitioner (MBBS or above) indicating reasons and justification for which treatment outside the headquarter is being recommended. The employee, before proceeding to take the treatment, should submit an application to the controller indicating reasons and justifications for outstation treatment supported by a copy of certificate from attending physician as above.
- ii) The reimbursement of medical expenses would be on the basis of rates approved for the circle / center where the employee / his family takes the treatment.
- iii) The Bank's Medical Officer's comments / recommendations should be obtained on the bills / claims when submitted to the Bank by the employee for reimbursement and based on the employee's application and certificate referred to in paragraph (i) above, the sanctioning authority will take the decision.
- iv) The official processing the bill must provide a copy of the schedule of charges of the center where the treatment is taken under the above scheme before putting up for sanction by the competent authority.
- v) Sanctioning authority should ensure that the amount reimbursed is strictly in accordance with the schedule of reasonable charges of the center where the treatment is taken and no deviation is permitted.
- vi) The employee shall not be entitled to travelling / halting expenses on account of the treatment taken outside the headquarters.
- vii) It is clarified that if an employee avails, treatment in the class / category of beds / rooms above his eligibility, the Bank shall not reimburse the expenses more than the eligibility as per rules.

### **MISCELLANEOUS**

- a) The amount of medical, surgical and hospital expenses as are actually and necessarily incurred by an officer in respect of any injury, disease or illness suffered by him, shall be reimbursed in full by the Bank. The reimbursement of such expenses incurred in respect of his family shall be restricted to 75% of the expenses so incurred (SBIOSR 24(21)).

In case of family members, if the expenses exceed Rs 1 Lakh, 95% may be reimbursed as per details vide Circular No.

1) PER/36/93 dtd. 29.10.93

2) C.L./CirDO/P&HRD/54/02-03 dtd. 15.07.02

3) C.L./CirDO/P&HRD/117/02-03 dtd. 10.02.03

4) C.L./CirDO/P&HRD/39 of 2004-05 Dt. 12.10.04

5) CDO/HR/12 of 2009-10 dated 2.5.2009

- b) Where hospitalisation becomes necessary, ambulance charges (Taxi/Auto - Rickshaw Charges where ambulance is not available) may be reimbursed for the following purposes both for the officer and family members.
- Residence to Hospital/Nursing Home
  - One Hospital to another Hospital
  - Hospital / Nursing Home to residence on being discharged
  - Place of posting to another centre provided the treatment is not available at the place. (CL/CirDO/ PER&HRD/75 of 02-03 dtd. 23.08.02 - Item - 2(b))
- c) Reimbursement of expenses for treatment of Psychiatric disorders in respect of eligible family members - 2(a) of (CL/CirDo/PER&HRD/75 of 02-03 dtd. 23.08.02)

**ROOM / BED CHARGES :** (LHO Cir/CDO/HR/07 of 2012-13 dated 10.12.2012)

GRADE/SCALE	EXISTING		REVISED	
	Corporate	Others	'A' Centres	Other Centres
JMGS I TO MMGS II	1100	800	1500	1000
MMGS III TO SMGS IV	1300	900	2000	1200
SMGS V	1600	1200	2500	1500
TEGS VI & above	ACTUAL	ACTUAL	6000	5000

- Room/Bed charges includes bed, nursing and service charges like water, electricity, air-conditioner etc. if available.

**ICU & OTHER CHARGES**

ICU charges	2000	3500	2000
Laposcopic Instrument hiring charges	3000	4000	3000
Operating microscope hiring charge	Upto Rs.2000/-	2000	1500
C. Arm charges	Upto Rs.1000/-	2000	1000
Cardiac monitor	Upto Rs.500/-	1000	500
Oxygen	Rs.40/- per hour	500 per day	350 per day

d) **(Cir. No. CDO/P&HRD-PM/06/2011-12 dated 11.04.2011)**

i) It has been decided that no officer will be rendered out of pocket in meeting the expenses on treatment in Bank's empanelled hospitals under post treatment payment facility, backed by a credit letter issued as per the officers' entitlement. The expenses incurred thereof shall be fully reimbursed

(i.e. 100% reimbursement for self and 75% for the family).

ii) The non-empanelled Hospitals/Nursing Homes/Clinics charges will be reimbursed as per standardization of medical charges.

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

iv) Further, with a view to reduce financial hardship to officers in cases where the expenditure on treatment exceeds Rs. 1 lakh, the Bank has been making additional reimbursement upto 95% of the eligible hospitalization expenses and pre and post hospitalization domiciliary treatment expenses, on case to case basis, subject to the status and the financial means of the officer to bear the remaining 25% of the expenses from his own resources by examining his statement of Assets & Liabilities for the last three years.

**REIMBURSEMENT OF MEDICAL EXPENSES AMENDMENT IN RULE 24 (2) & 24(6) OF SBI OFFICERS' SERVICE RULES, (SBI OSR) 1992**

*E-Circular No. : CDO/P&HRD-PM/118/2011 - 12 dated 29.03.2012*

**REIMBURSEMENT OF MEDICAL EXPENSES: FOR DENTAL TREATMENT**

*E-Circular No. : CDO/P&HRD-PM/13/2012 - 13 dated 23.05.2012*

It has been decided to allow the following emergency nature of dental treatment involving small expenditure to be incurred by an officer and seek reimbursement thereof after obtaining ex-post facto approval from the authorized doctor / the competent authority:

i) Consultation fee

ii) Infection - extraction of teeth

iii) Silver / Composite filling of teeth

iv) Dental X-ray

v) Injury, viz. displacement of the Cap / Bridge / Crown, etc.

vi) Scaling - cleaning / polishing

A maximum ceiling of Rs. 1,000/- (Rupees one thousand only) has been stipulated for incurring the above nature of expenditure for dental treatment, either piecemeal / item-wise or otherwise, to be taken up by an officer or his dependents.

## **2. ADVANCE FOR MEDICAL EXPENSES : (HOSPITALISATION)**

Available if beyond the means of the officer. Other conditions apply. (Per/6/93). Prior approval from Competent Authority should be obtained. In extremely Emergent Cases, the appropriate authority should be advised of such hospitalisation immediately.

## **3. EXECUTIVE HEALTH CHECK UP :**

*e-circular No.CDO/P&HRD/PM/81/2013-14 dated 26.03.2014*

Executive Health Check up facility is available to officers of MMGS-III and above .

Officer may be permitted to undergo health check up 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.**

## **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
Zonal Offices	DGM
ZIO/Local Head Office	Concerned G.M.

### **Incentive -**

- a) Rs. 500/- Cash Award
- b) Reimbursement of reasonable Medical Expenses.
- c) Special Casual Leave – 7 days (Male employee) **(Per 101/82)**
- d) Special Casual Leave – 14 days (female employee) **(PER 92 of 1983)**

## APPROVED HOSPITALS UNDER POST TREATMENT PAYMENT FACILITY

SL No.	Name & Address of the Hospital	Facilities Available for Treatment of
1	<b>APOLLO HOSPITALS</b> Sainik School Road, Unit-15, Bhubaneswar-751005 Ph .0674-6661016/1066 , FAX-6660408	<ul style="list-style-type: none"> <li>● Supervising Staff</li> <li>● Award Staff (23 specified serious diseases)</li> <li>● Members of REMBS</li> </ul>
2	<b>KALINGA HOSPITALS</b> Chandrasekharapur, Bhubaneswar-751022 Ph .0674-2300570, FAX-2300711 / 237	<ul style="list-style-type: none"> <li>● Supervising Staff</li> <li>● Award Staff (23 specified serious diseases)</li> <li>● Members of REMBS</li> </ul>
3	<b>ADITYA CARE HOSPITAL</b> Chandrasekharapur, Bhubaneswar-751022. Ph .0674-3053200, FAX-3053222	<ul style="list-style-type: none"> <li>● Supervising Staff</li> <li>● Award Staff (23 specified serious diseases)</li> <li>● Members of REMBS</li> </ul>
4	<b>IMS &amp; SUM HOSPITAL</b> Sector K-8, Kalinganagar, Ghatikia, Bhubaneswar-751003. Ph .0674-2386214/292, FAX-2386293/ 223	<ul style="list-style-type: none"> <li>● Supervising Staff</li> <li>● Award Staff (23 specified serious diseases)</li> </ul>
5	<b>VIVEKANAND HOSPITALS</b> Fire Station Square, Baramunda, Bhubaneswar-751003. Ph .0674-2561402/403, FAX-2565891	<ul style="list-style-type: none"> <li>● Supervising Staff</li> <li>● Award Staff (23 specified serious diseases)</li> <li>● Members of REMBS</li> </ul>
6	<b>KIDS MULTISPECIALTY HOSPITAL,</b> Plot No.1120, Dumduma, Bhubaneswar-19 Ph .0674-24171300/301 FAX-2471299	<ul style="list-style-type: none"> <li>● Supervising Staff</li> <li>● Award Staff (23 specified serious diseases)</li> <li>● Members of REMBS</li> </ul>
7	<b>GOOD LUCK HOSPITAL PVT.LTD.</b> Kathagola Road, Mangalabag,, Cuttack-753001. Ph .0671-2306555, FAX-2306544	<ul style="list-style-type: none"> <li>● Supervising Staff</li> <li>● Award Staff (23 specified serious diseases)</li> <li>● Members of REMBS</li> </ul>
8	<b>DR.AGARWA'LS EYE HOSPITAL</b> BBC Tower, Link Road Square, Cuttack-10 Ph .0671-2342288/3288 , FAX-2342288	<ul style="list-style-type: none"> <li>● Supervising Staff</li> </ul>
9	<b>SHREE HOSPITAL</b> 246, Lewis Road, Near Goutam Petrol Pum Bhubaneswar - 751 014 Ph.-0674-2431126/27/28, Fax-2431116	<ul style="list-style-type: none"> <li>● Supervising Staff</li> <li>● Award Staff (23 specified serious diseases)</li> <li>● Members of REMBS</li> </ul>
10	<b>L V PRASAD EYE INSTITUTE</b> Patia, Bhubaneswar.751024 Ph.0674-3987105, Fax-3987130	<ul style="list-style-type: none"> <li>● Members of REMBS</li> </ul>
11	<b>KAR CLINIC,</b> Unit-IV, Bhubaneswar.	<ul style="list-style-type: none"> <li>● Members of REMBS</li> </ul>
12	<b>KALINGA INSTITUTE OF MEDICAL SCIENCE HOSPITAL (KIIMS)</b> Kushabhadra Campus(KIIT Campus-5), Patia, Bhubaneswar-751024 Ph:0674-2725472/092.	<ul style="list-style-type: none"> <li>● Supervising Staff</li> <li>● Award Staff (23 specified serious diseases)</li> <li>● Members of REMBS</li> </ul>
13	<b>SPARSH HOSPITAL &amp; CRITICAL CARE</b> A/407, Sahid Nagar, Bhubaneswar-751007 Ph: 0674 2540183/188/189, Fax:0674-2546860	<ul style="list-style-type: none"> <li>● Supervising Staff</li> <li>● Award Staff (23 specified serious diseases)</li> <li>● Members of REMBS</li> </ul>
14	<b>AMRI HOSPITAL</b> Plot no.1, Besides Satya Sai Enclave, Khandagiri, Bhubaneswar-751030 Ph:0674-6666600, Fax:0674-6666789	<ul style="list-style-type: none"> <li>● Supervising Staff</li> <li>● Award Staff (23 specified serious diseases)</li> <li>● Members of REMBS</li> </ul>
15	<b>WEST END HOSPITAL</b> Plot No.C/1120, Sector-6, CDA, Cuttack-753014 Ph: 0671-2360703, Fax: 0671-2361708	<ul style="list-style-type: none"> <li>● Supervising Staff</li> <li>● Award Staff (23 specified serious diseases)</li> <li>● Members of REMBS</li> </ul>
16	<b>SHANTI MEMORIAL HOSPITAL</b> Pattnaik Colony, Thoria Sahi, Cuttack-753001, Ph: 0671-2415250/260, Fax: 0671-2414550	<ul style="list-style-type: none"> <li>● Supervising Staff</li> <li>● Award Staff (23 specified serious diseases)</li> <li>● Members of REMBS</li> </ul>

# MEDICAL BENEFITS TO THE RETIRED OFFICERS

(CIRDO/HR/46 OF 2006-07 DT. 24.11.2006) (e Circular No. CDO/P&HRD-PM/60 of 2007 - 08 dated 17.01.2008)(CDO/P&HRD/PM/45 OF 2009-10 DT. 14.10.2009 & e Circular No. CDO/P&HRD-PM/52 of 2015 - 16 dated 29.09.2015)

Retired officers may avail medical facility upto a maximum of ₹ 2 lacs after contributing one month's Pension for the under noted diseases:

- a. Cardiac ailments
- b. Cancer
- c. Kidney failure I transplant
- d. Retinal detachment / Cornea Replacement
- e. Paralysis
- f. Tumor
- g. Cerebro-Vascular accidents/Brain Llaemorrhage
- h. Total Hip I Knee replacement
- i. Cataract and Glaucoma Surgery
- j. Tuberculosis
- k. Diabetes
- l. Appendicitis Surgery
- m. Prostate
- ii. Hernia
- o. Removal of Stone in Gall Bladder
- p. Alzheimer's disease
- q. Parkinson's disease
- r. Liver Cirrhosis (Non-alcoholic)
- s. Arthritis
- t. Major Accident I Major Injury

**(a) SBI RETIREES MEDICAL BENEFIT SCHEME-I:**

Quantum	Maximum amount of ₹ 2 lacs for life for both the member and his I her spouse
Date of Effect	The scheme was in vogue from 1st July 1996 to 30th June 2003

**b) SBI RETIREES MEDICAL BENEFIT SCHEME-II:**

Expenses for the treatment of diseases / ailments, as mentioned above, incurred on or after the effective date of membership, will be reimbursed subject, however, to the aggregate

claim being limited for life for member as well as his / her spouse and invalid child / children as under:

- a. ₹ 2,00,000/- if the member has opted to pay amount equivalent to two months gross Pension for the membership of Plan-A of the Scheme-If;
- b. ₹ 3,00,000/- if the member has opted to pay ₹ 37,000/- for the membership of Plan-B of the Scheme-II;
- c. ₹ 4,00,000/- if the member has opted to pay ₹ 43,500/- for the membership of Plan-C of the Scheme-IT;
- d. ₹ 5,00,000/- if the member has opted to pay ₹ 49,500/- for the membership of Plan-D of the Scheme-IL
- e. ₹ 7,00,000/- if the member has opted to pay ₹ 62,000/- for the membership of Plan-E of the Scheme-TI.

New Plans AI, B I, CI and DI have been introduced for domiciliary treatment.

<b>PLAN</b>	<b>CONTRIBUTION</b>	<b>MEDICAL BENEFITS</b>
AI	2 months gross pension + 15%	₹ 2 lacs.
BI	₹ 42,600/-	₹ 3lacs.
CI	₹ 50,000k	₹ 4lacs
DI	₹ 57,000I-	₹ 5lacs.

Plan AI, B I, CI & DI consist of domiciliary treatment. Out of the aggregate limit, an amount not exceeding 10% of the eligible amount would be earmarked for domiciliary treatment subject to yearly ceiling of 1/10th of the amount i.e., Maximum upto 1% of the limit per annum can be availed for domestic treatment.

**SBI RETIRED EMPLOYEES MEDICAL BENEFIT SCHEME EXTENSION OF BENEFIT TO SURVIVING SPOUSES OF EMPLOYEES WHO DIE WHILE IN SERVICE**

w.e.f. 23.09.2015, Surviving spouses of employees who die while in service are eligible to become member of the SBI Retired Employees' Medical Benefit Scheme (SBIREMBS) under the existing provisions of SB! Retired Employees' Medical Benefit Trust rules.



- i) The spouses of only those employees who die while in service after putting in at least 20 years of pensionable service and after attaining the age of 50 years and above (both the conditions to be satisfied) may be allowed membership of SBIREMBS. The membership will be restricted up to Plan 'E' of the existing scheme (i.e.A1, B1, C1, D1 and E)
- ii) The medical benefit will accrue to the spouses on and from the notional date of superannuation of the deceased employee at the age of sixty years, had he/she remained alive or the date of taking membership within a period of 3 months thereafter, whichever is later.
- iii) Such eligible spouses would take membership of the scheme by contributing subscription on the same line of provisions in existing scheme within 3 months from the notional date of superannuation of the deceased employee (at the age of 6 years) had the employee remained alive.

All other instructions relating to SBIREMBS shall remain the same.

#### **RETIRES MEDICAL BENEFIT SCHEME FOR TOP EXECUTIVES:**

The limit for medical reimbursement has also been increased for retired CGMs (TEGSS I), GMs (TEGS VII) and DGMs (TEGS VI) (retired on or after 1.1.2007) with commensurate increase in their one time contribution amount. The increase in the facility and members contribution shall be the following CGM ₹ 15 lacs. (Contribution amount ₹ 90,000/-)

GM/DGM: >10 lacs (Contribution amount ₹ 75,000/-) Out of the aggregate facility mentioned above, an amount not exceeding 10% is earmarked for the domiciliary treatment, at their option. The expenditure for domiciliary treatment shall be capped at ₹ 15,000/-p.a. for CGMs and ₹ 10,000/- p.a. for the GMs/DGM respectively.

- i) The Spouses of only those employees who die in service after putting 20 years of pensionable service and after attaining the age of 50 years and above (both the conditions to be satisfied) may be allowed membership of SBIREMBS. The membership will be restricted up to PLAN-E of the existing scheme.  
(i.e. A1,B1,C1 ,D1 andE)
- ii) The medical benefit will accrue to the spouses on and from the notional date of superannuation of the deceased employee at the age of 60 years, had he/she remained alive or th date of taking membership within a period of 3 months thereafter, whichever is latter.

- iii) Such eligible spouses would take membership of the scheme by contributing subscription on the same line of provisions existing scheme within 3 months from the notional date of superannuation of the deceased employee (at the age of 60 years) had the employee remained alive.

**ADOPTION OF TAILOR MADE FAMILY FLOATER GROUP MEDICLAIM POLICIES :**

- (I) **FOR CONTINUING MEDICAL BENEFITS TO THE EXISTING MEMBERS OF SBI RETIRED EMPLOYEES MEDICAL BENEFIT SCHEME (SBIREMBS); AND**
- (II) **FOR PROVIDING MEDICAL BENEFITS TO FUTURE RETIREES OF THE BANK AND EXISTING NON MEMBERS OF SBIREMBS**

*Circular No. : CDO/P&HRD-PPFG/78/2015 - 16 dated 28/12/2015*

At present, employees of SBI who retire / retired on superannuation at the age of 60 years (with certain exceptions) are / were entitled for membership of SBI Retired Employees' Medical Benefit Scheme run by SBI Retired Employees' Medical Benefit Trust (SBIREMBT) and get medical benefits for self, spouse and disabled child / children, if any.

2. In view of certain developments in running the SBIREMBS in its present form and based on feedback from different corners, the Executive Committee of Central Board of the Bank in its meeting held on 16th December, 2015 has approved two tailor-made Family Floater Group Health Insurance Policies (Policy 'A' & Policy 'B') towards medical benefits of retired employees.

3. Group Mediclaim Policy 'A', will be available to the existing members of SBIREMBS on the following lines:

- (a) This policy will cover all the existing members of SBIREMBS, their spouses and disabled child/children, if any.
- (b) All the existing members of SBIREMBS will be covered in the policy with five (5) Basic Annual Sum Insured of Rs. 1.00 lac, 2.00 lac, 3.00 lac, 4.00 lac and Rs. 5.00 lac.
- (c) There will be Corporate Buffer which may be used for any member whose medical treatment cost exceeds the Individual Sum Insured limits subject to his entitlement under SBIREMBS and availability for funds in SBIREMB Trust.
- (e) Under Policy 'A' Total Annual limit (Basic Sum Insured + Corporate Buffer) of a member will not exceed the residual medical Benefit limit under existing SBIREMBS.
- (f) All the existing members of SBIREMBS as on 31.03.2016 will be shifted to the Policy 'A' and the premium will be paid annually by the SBIREMB Trust to the Insurance

Company by debit to 'SBIREMBT Operation Account' maintained at Madame Cama Road Branch. The policy will be renewed annually and will continue till the medical benefits to members under the scheme are fully exhausted subject to sufficiency of REMBT corpus.

- (g) The Trust will pay the annual insurance premium in advance to the insurance company to cover all the eligible members.

However, after such payment, if it is found that some members have expired or they have already exhausted their REMBS limit, names of such members will be deleted and full premium amount will be refunded by the Insurance Company in such cases.

- (h) No employee who retire after 31.12.2015 will be admitted to SBI Retired Employees' Medical Benefit Scheme. They will have the option to join Family Floater Group Health Insurance Policy 'B' of United India Insurance Co. Ltd. However, the employees who retire on or before 31.12.2015 may be allowed to join SBIREMBS within the stipulated time schedule as prescribed in SBI Retired Employees' Medical Trust (SBIREMBT) Rules and they will be subsequently covered by Policy 'A'.

4. Group Mediclaim Policy 'B' will be available to future retirees of the Bank and existing non members of SBIREMBS including spouses of employees who die/died while in service.

- (a) This policy will cover permanent employees of the Bank, who retire on or after 1st January, 2016 / Spouses of employees who die while in service on or after 1st January, 2016 and existing Nonmembers of SBIREMBS, their spouses and disabled child / children if any. There will be no age limit for joining the policy.
- (b) All the permanent employees who retire / retired from the Bank on completion of pensionable service (including VRS optees) will be allowed to join the policy [excluding those under item (e) hereinbelow]. Employees who are members of National Pension System will be allowed to join on completion of 20 years of confirmed service.
- (c) Surviving spouses of deceased permanent employees / pensioners will be allowed to join the policy.
- (d) The policy will also cover the pre-merger retirees / surviving spouses of pre-merger retirees/ deceased employees of erstwhile State Bank of Saurashtra (e-SBS), erstwhile State Bank of Indore (e-SBIN) and e-SBICI.
- (e) However, employees who are / were discharged / dismissed / removed / compulsorily retired / terminated from service will not be eligible to join the policy.
- (g) New retirees / spouses of deceased employees will be allowed to join the Policy 'B' within three months from the date retirement / death.

- (h) Prospective members can opt for any one of the schemes by paying the premium from their own sources.
- (i) Sum Insured will NOT be reduced by the amount utilized during the current cover period.
- (j) On next year's renewal they may continue with the same scheme or change the scheme by paying the applicable annual insurance premium from their own sources.

**GROUP MEDICLAIM POLICIES FOR SBI RETIREES CLARIFICATION**

***Circular No. : CDO/P&HRD-PPFG/84/2015 - 16 dated 08.01.2016***

Please refer to Corporate Centre e-Circular No. CDO/P&HRD-PPFG/78/2015-16 dated 28.12.2015 advising introduction of two Group Mediclaim Policies for SBI retirees as under:

- Existing members of SBIREMBS will be covered by Policy 'A' and the insurance premium will be paid annually by the SBIREMB Trust. The policy will be renewed annually and will continue till the medical benefits to members under the scheme are fully exhausted subject to sufficiency of REMBT Corpus.
- Employees retiring on or after 1st January, 2016 and existing nonmembers of SBIREMBS (with certain exceptions) can join a separate Policy 'B' by paying the insurance premium from their own sources.

2. As per the schemes, members of SBIREMBS who have exhausted their entitled limit as prescribed in the plan will have option to join the separate Group Mediclaim Policy for retirees of SBI. Based on the feedback that many members of SBIREMBS are willing to have concurrent membership under Policy 'B', it has been decided that willing SBIREMBS members may concurrently join Policy 'B' meant for new retirees/non-members even if they have unutilized limit in the respective plan of SBIREMBS.

# HOUSING LOAN

## 1.A. INDIVIDUAL HOUSING LOAN

Circular No - (CDO/PER & HRD 16 of 2001 - 2002)  
CirDO/HR/69 of 2007-08 dt. 12.02.08  
CirDO/HR/42 of 2008-09 dt. 27.06.08  
CirDO/HR/57 of 2008-09 dt. 29.08.08  
CirDO/HR/66 of 2008-09 dt. 15.09.08  
CirDO/HR/73 of 2008-09 dt. 29.10.08  
CirDO/HR/102 of 2008-09 dt.23.02.08  
CDO/P&HRD-IR/49 of 2014-15 dt. 30.9.14  
CDO/P&HRD/IR/49/2014 / 15 dated 30.09.2014

## INDIVIDUAL HOUSING LOAN SCHEME FOR EMPLOYEES REVISION IN SCHEME-2014

Please refer to our e-circular No.CDO/P&HRD/IR/64/2007-08 dated 05.02.2008 vide which the Individual Housing Loan Scheme for employees in the Bank was last revised.

**Revised : Limit:** Officers upto SMGS V: Rs.60.00 lacs  
Officers TEGS/VI &above : Rs,80.00 lacs.

**(Subject to maximum permissible deductions i.e. 60% of gross salary)**

**Eligibility:** Confirmed Employees who have completed 5 years of uninterrupted service in Bank

**Rate of Interest** : 6% (simple) irrespective of amount.

**Rate of Interest** : (for new a/cs)

**Limit upto Rs.40 lacs** : 6.75% p.a. (simple)

**Limit above Rs.40 lacs** : 8.00% p.a. (simple)

**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:** For loan under IHLs and HL on commercial/public terms / Officer not below the rank of Regional Manager/AGM (COO)/AGM of the Branch (Same authority will sanction both the loans as a combined proposal).

(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 instalments for principal and 112 monthly instalments for the interest, by allowing normal maximum moratorium of 24 months). However, in case of existing loans, the original repayment schedule (i.e. 168 instalments for principal and 72 instalments 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 upto 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)**

### **CONVERSION OF HOUSING LOAN ON COMMERCIAL TERMS TO IHL SCHEME**

The employees who were sanctioned or who had availed of the housing loans/additional housing loan under IHLs, in the past, without any cut off date will be permitted enhancement in housing loan up to their entitlement under IHLS i.e., maximum of Rs. 20 lacs or Rs. 12 lacs or Rs. 8 lacs, as the case may be, either to complete the housing project where it has not been completed or where completed, to repay high cost outstanding debts already raised by them from approved outside sources or housing loan on commercial rates from the Bank/other Banks/Financial Institutions provided the following stipulations are complied with.

- ❖ Initial project cost as submitted at the time of sanction of loan remains unchanged, unless the employee proposes to undertake additional construction as per the sanctioned plan from the competent authority and submits revised estimates duly certified by the Architect.

- ❖ The loans from outside sources (verifiable institutional sources) should have been raised by the employee at the time of construction/purchase of house/flat to meet the part cost of the housing project as initially advised to the Bank in the housing loan application for sanction of the original housing loan or additional housing loan for additional construction or purchase/construction of a new / bigger house / flat after disposing of old/existing house/ flat. In case the house/ flat is owned jointly by the employee and the spouse, and the employee raised a loan on commercial rate in the name of the spouse because of the earlier ceiling on commercial housing loan at 60% of loan under IHLS and such loan to spouse is shown in housing loan application of the employee as a source to meet cost of the project, the employee will be entitled to repay outstanding balance under such borrowing out of his revised entitlement.
- ❖ The outside loans should have been raised for housing purpose from approved and verifiable institutional sources like LIC, HDFC, Staff co-operative Societies, scheduled commercial banks and any other Govt./Semi-Govt. housing finance institution etc. and / or Bank's housing loan at commercial rate of interest and should have been indicated as such in the housing loan application submitted to the Bank. Loans raised from non-approved or non-verifiable sources like friends/ relatives and other private sources etc., however, will not qualify for this facility. Also any loan availed of from approved sources not advised in the original loan application or raised subsequent to completion of construction/purchase of the house/flat with the Bank's loan will not qualify for the facility.
- ❖ The eligibility / quantum of loan will be determined subject to repayment capacity of the employee. The aggregate monthly deductions including instalments towards repayment of all existing / proposed loan, should not exceed 60% of the gross monthly emoluments /income.
- ❖ The eligible amount towards liquidating / reducing the loans raised by the employee should be directly released to the financial institution/bank/staff cooperative society etc.
- ❖ The entire loan outstanding including the enhanced loan amount with interest, should be repaid within a period of maximum 240 months from the date of commencement of original repayment of housing loan or before the employee reaches the age of 75 years whichever is earlier by suitably modifying the monthly instalments. However, the facility of repayment after retirement will not be available to employees/officers who joined the Bank on or after 01.01.1991, loan taken by them will be required to be liquidated before they retire from Bank's service. (as per Govt. of India directive)



- ❖ The amount of enhanced housing loan will be to the extent of the outstanding amount of the eligible outside commercial borrowing availed for housing purpose, subject to the ceiling of the revised limit as applicable to each category of the employee. The total quantum of loan already availed of and the additional loan to be sanctioned to repay the outstanding outside debt should not exceed the respective ceiling for different categories of employees.
- ❖ All the other terms and conditions from sanction of the housing loan/additional housing loan under IHLS should be complied with meticulously, except for the relaxations provided hereunder.
- ❖ Employees who have availed housing loan on commercial terms due to non-eligibility under IHL on account of non-completion of minimum length of service (5 years) be allowed to convert into housing loan under IHL scheme to get the benefit of lower rate of interest from the date of conversion subject to sanction by the sanctioning authority.

Employees who were otherwise eligible for housing loan under IHLS to acquire a house / flat or additional housing loan under IHLS for purchase of a new/bigger house by selling the old house, but acquired the house/flat by raising the commercial housing loan from the Bank or from other bank/institution instead of raising housing loan or additional loan under IHLs, shall also be eligible to avail loan under revised IHLS upto their entitlement to repay such commercial loans on the above terms and conditions. In case of additional housing loan for purchase of new house, the maximum amount of additional loan permissible under revised IHLS will be either (i) the difference between the present maximum loan entitlement of the employee and amount of original housing loan sanctioned in initially including additional loan, if any, granted before the completion of the project / subsequently for renovation / repairs / alteration; OR (ii) excess of purchase price over the sale price, whichever is lower. The employee will have to produce to the satisfaction of the sanctioning authority documentary evidence like copies of agreement to sell/sale deed/convenience to arrive at the eligible an amount under IHLs. The employee shall also submit, along with the loan application form, a suitable signed declaration giving chronological details of such loans availed earlier. The following stipulations applicable in case of additional housing loan under IHLS for purchase of new house / flat by selling the old house / flat are waived as a one-time measure for the existing employees. :

- ❖ Prior approval of the Bank to sell / buy provided the old loan was liquidated out of sale proceeds of the old house.
- ❖ The stipulation of a lapse of minimum period of 7/5 years for availing additional loan after availing the first loan.

- ❖ The stipulation that both the transactions of sale/purchase of old/new house should be completed within the specified period (maximum 24/60 months.)

The waiver of these three stipulations is made available to the employees who have already completed the transactions of sale/purchase and also to those employees who proposed to acquire a new/bigger house, but the facility of loan must be availed on or before 31.03.2009 in both the cases. In other words, above mentioned stipulations will be operative after 31.03.2009 and this date will not be extended in any circumstances.

**(CDO/P&HRD-IR/32/2008-09 dt. 25.06.2008)**

In order to avoid loss of sizeable amount due to interest charged at higher rates for housing loans availed on commercial rate, it has been decided to extend the benefit of lower interest rate from the date of receipt of completed application for conversion of housing loan availed on commercial terms to IHLS and calculate the interest manually and refund the excess amount of interest accordingly after the conversion is sanctioned.

**(CirDO/HR/54/2009-10 dt. 10.07.2009)**

#### **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)**

#### **CEILING OF 60% FOR MAX. DEDUCTION FROM TOTAL EMOLUMENTS**

While the stipulation that maximum deductions should not exceed 60% of gross emoluments is retained, it has been decided to make the following changes for the purpose of calculation of 60% deductions :

- Any regular income from other sources like interest on deposits, dividend income, income or rental income from existing house as declared by the employee in the last Income Tax Return may also be added to the gross monthly emoluments of the employee to calculate the percentage of deductions. A copy of the latest acknowledged copy of Income Tax Return evidencing such income should be kept along with the loan documents. To elaborate, monthly average of such declared annual income from other sources (divided by 12) may be added to

monthly emoluments to arrive at gross monthly income and percentage of deductions be worked out thereafter.

- The total monthly deductions should not exceed 60% of the gross monthly income of the employee as calculated above. The above method of calculation of 60% deductions is applicable only to housing loans under IHLS. For all loans other than housing loan under IHLS, calculation of 60% deductions will be as per extant instructions.

**(CDO/P&HR-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 Rs.40 lacs - 6.75% p.a. (simple)
- ii. Limit above Rs.40 lacs - 8% p.a. (simple)

(In case of fresh limit sanctioned for more than Rs.40 lacs, the rate of interest will be calculated by the system at the rate of 6.75% p.a. upto limit of Rs.40 lacs and 8% p.a. for above Rs.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/outstandings 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.

**ii 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.

# LOANS AND ADVANCES

## 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**

It has been decided in respect of Supervising Staff for Scooter/motor cycle to the extent of 90% of cost of the vehicle without any ceiling.

For officer not confirmed 90% of cost of the vehicle maximum Rs. 60,000.

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.

**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**

Eligibility	- All confirmed officer
Margin	- 10%
Maximum Loan	- 7 lacs (JMGS I to TEGSS II)
Intt.	- 7% Simple
Deduction norm	- upto 60% of Gross salary

**Repayment @ (2.75:1) Principal - 132 months : Intt. - 48 months**

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

**Circular No. CirDO/HR/84/of 2008-09 dtd. 26.11.2008**

It has been decided to do away with the monetary ceiling on the amount of festival advance for all categories of staff and allow the employees to avail festival advance once in a calendar year equal to one month gross salary. However, the maximum eligible amount of festival advance may be kept upto completed thousands of rupees for accounting excellence.

### **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.**

- 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 out side India.
- viii. To repay the loans availed of from other institutions for the above-mentioned purposes.

#### **Quantum of loan**

JMGS I to SMGS - V (length of service)

= or > 3 but < 5                      Rs. 2,50,000/-

= or > 5 but < 10                      Rs. 7,00,000/-

= or > 10                                      Rs. 10,00,000/-

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..

**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)**

### **CONSUMER LOAN**

Consumer Loan Scheme has been withdrawn by the Bank vide Circular No. CDO/P&HRD-IR/65/2007-08 dated 06.02.2008 after revision of personal loan scheme.

### **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
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

## **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 member 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 subscription 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 which ever 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 which ever 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, which ever 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.

### **SBI SCHOLAR LOAN TOWARDS 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.

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.

## DELEGATION OF FINANCIAL POWERS

**Our Circular CirDO/HR/69 of 2008-09 dated 19.9.2008 (C.O. Letter - ORG-286 dated 8.9.2008) CirDO/BPR-IT(S&P)/02/2011-12 dated 10.5.2011, CDO/ORG-DFP/5/2014-15 dated 3.11.2014, CDO/P&HRD-PM/50/2012-13 & CirDO/BPR-IT (S&P) 02/2015-16 dated 21.5.15  
(Current as on 30.4.2015)**

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 Deptt / Office	50000	10000	7500	5000	4000
Purchase of Books (per annum) per Office / Department	75000	15000	7000	5000	5000
Charges not enumerated (any one instance)	25000	75000	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				
a) without legal representation	15 lacs	7 lacs	4 lacs	2 lac	1 lac
b) Other than balance in accounts (Value of assets)	7 lacs	5 lacs	3 lacs	1 lac	50000
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	1.5 lacs	75000	7000	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
<b>Staff Advance</b>	<b>(Rs. in thousand)</b>				
Under approved schemes					
a) Festival Advance	} Maximum as Laid down in the relative scheme				
b) Computer					
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
<b><u>CDO/P&amp;HRD-IR/12/2012-13 dated 21.5.2012</u></b>					
Advance against medical bills & payment of medical bills (Hospitalisation)	3 lacs	1.5 lacs	NIL	NIL	NIL
<b>(101)</b>					

- 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.

<b>GENERAL MATTERS (Approved changes)</b>		
<b>GROUP - I PREMISES AND EQUIPMENTS</b>		
Category	DGM	AGM
D. III - Purchase of UPS for full branch computerization projects, installation of ATMs, Networking, Core Banking Solution and Trade Finance (per branch) # These powers can be exercised for replacement of batteries for UPS also subject to norms / guidelines for replacement of batteries.	20 lacs	10 lacs

**GROUP - II ELECTRONIC AND COMPUTER ITEMS :**

Category	AGM	CM	Mgr	Dy. Mgr	Asst. Mgr
<b>B</b> # Purchase of computer systems other than for full branch computerisation. (any one instance)	10 lacs	7 lacs	5 lacs	75000	50000
<b>@E \$-(New)</b> Hiring or services for maintenance of electronic & computer items	7 lacs	5 lacs	1.5 lac	25000	20000
<b>F \$-(New)</b> Repairs of electronic & computer items	5 lacs	75000	30000	15000	7000

**Cir No. CCFO/Adv/32/2011-12 dated 31.10.2011**

**SCHEME OF DELEGATION OF FINANCIAL DELEGATION OF FINANCIAL POWERS TO DGM (BUSINESS & OPERATION)**

<b><u>Position</u></b>	<b><u>Grade</u></b>	<b><u>Items</u></b>
DGM (Business Operations)	VI	All powers under General Matters and Staff Advances in respect of the matters coming to the official.

(After creation of the position of DGM (B&O) along with other organisational restructuring and abolition of positions of DGM (O&C)/DGM (Credit)/DGM (Operations).

## MISCELLANEOUS PERQUISITES

### SUPPLY OF BRIEFCASE

As per circular No. CDO/P&HRD-PM/41/2011-12 dtd. 12.7.2011, w.e.f. 01.07.2011

Revised Ceiling for Briefcases as under :

GRADE	AMOUNT
JMGS I	Rs. 2400/-
MMGS II & III	Rs. 3100/-
SMGS IV & V	Rs. 4000/-
TEGS VI & VII	Rs. 4700/-
TEGSS I & II	Rs. 6700/-

### **RESIDENTIAL TELEPHONES PROVIDED BY THE BANK**

Charges to be borne by the Bank w.e.f. 01.02.2010  
(Cir CDO/P&HRD-PM/71/2009-10 dated 23.02.2010)

JMGS – I	300 Calls per month
MMGs - II & III	450 Calls per month
SMGS – IV & V	1200 Calls per month
Deputy General Manager	2100 Calls per month
General Manager	2800 Call per month

- i. The officers will now be allowed to carry over of unused calls in a particular month upto the end of each calendar quarter.
- ii. MTNL/BSNL rates may be treated as base rate for reimbursement purpose.
- iii. Internet / Broadband charges may be reimbursed within the total entitlement of telephone reimbursement, (rental charges + service taxes)

### **PERMANENT PART TIME MEDICAL OFFICERS REIMBURSEMENT OF TELEPHONE CALL CHARGES**

(Cir CDO/P&HRD-PM/52/2008-09 dated 01.09.2008)

It has been decided that the permanent Part-time Medical Officers may be reimbursed telephone call charges up to 350 calls per month, in addition to the rental charges and thereby free calls permitted by MTNL/BSNL (under Economy Plan), against submission of bills. The other terms and conditions shall remain unchanged. This will come into effect from the 1st September 2008.

## **MOBILE**

**Circular letter / CDO/P&HRD-PM/82/2011-12 dated 12.11.2011 w.e.f. 01.12.2011**

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 :-

**(CDO/P&HRD-PM/64/2015-16 dated 31.10.2015)**

<b>Officer's Grade</b>	<b>Cost ceiling for one mobile handset exclusive of taxes</b>	<b>Ceiling on monthly call charges inclusive of rent to be reimbursed upon production of bills (taxes extra)</b>
JMGS-I	₹ 6000/-	₹ 500/-
MMGS-II	₹ 7000/-	₹ 600/-
MMGS-III	₹ 8000/-	₹ 750/-
SMGS-IV	₹ 13000/-	₹ 900/-
SMGS-V	₹ 15000/-	₹ 1150/-
TEGS-VI	₹ 25000/-	No Ceiling

\*For officials of SMGS-V grade holding positions of Regional Managers, Head of CPCs and other budgetary assignments, the ceiling on monthly call charges will be Rs.1500/- p.m.

\*\* Two mobile handsets may be taken by TEGS-VI officials within the overall ceiling.

### **Bullet Points**

- For sanction of mobile phones to JMGS - I (other than BM) and POs / TOs may be vested with RM/ Department Head not below the rank of Scale V.
- The officers of scale I to V may avail all facilities in mobile phone including visit to foreign land for official purpose / LTC or HTC depending upon nature of work, subject to approval and subject to monthly ceiling.
- The officers will replace the mobile handset after completion of 3 years from date of purchase and in no case new handset will given before expiry of 3 years.
- The officers will retain the old mobile handset after lapses of 3 years and on superannuation at the age of 60 at no extra cost.
- The Bank will bear the cost of repairs / maintenance and upkeep of the mobile handset till 3 years from the date of purchase

**(for details please go through the circulars)**



## **ENTERTAINMENT EXPENSES**

**(Cir CDO/P&HRD-PM/55/2011-12 dated 18.08.2011 w.e.f. FY 2011-12)**

(i) TEGSS II / DMDs **Personal Entertainment**

Category of Officers	(Rs) p.a.
TEGSS II	80,000

(ii) Officials having budgetary assignments, irrespective of their positions, Including FO, Relationship Manager (PB,NRI, MCG, CAG New Business Deptt., outfit), Team Leader (MPST/HLST) :

(iii) Officers of all scales in Operational assignment like, DGM (Operation) Accountants, Cash officers, Lead Bank Officers, District Co-ordinators, Credit Officer (Rural CPC), Inspection Officer (Rural CPC), Customer Support Officer (Support Officer to RM-ME), Sr. Marketing Executives (HLST), City Case Officer (SARC), CPC Team Leaders, Credit Analyst, COO in MCG/CAG and at other DGM headed branches, Case Lead Officers, Recovery & Rehabilitation officers at SAMBs, Customer Relation Officer (in redesigned branches), other similar BPR Role Holders etc. :-

(iv) Other officers i.e. other than those mentioned above in para 5 (ii) and (iii) :-

Category of Officers	Officers having Budgetary assignments	Officers in Operational assignments/ BPR*	Other Officers
TEGSS-I	₹. 77,600		₹. 47,600/-
TEGS VII	₹.62,000		₹. 32,000/-
TEGS VI	₹. 55,600/-	₹. 40,600/-	₹. 25,600/-
Scale V	₹. 38,700/-	₹.25,700/-	₹. 12,700/-
Scale IV	₹. 33,000/-	₹.22,000/-	₹ 11,000/-
Scale III	₹. 27,200/-	₹.18,200/-	₹. 9,200/-
Scale II	₹. 20,800/-	₹.14,800/-	₹. 8,800/-
Scale I	₹. 17,000/-	₹.12,000/-	₹. 7,000/-

## **OFFICIAL ENTERTAINMENT**

**(B) Reimbursement of expenses incurred on tea / coffee / cold drink / snacks etc.**

(i) It has also been decided to revise the ceiling on reimbursement of expenses incurred on tea, coffee, cold-drinks, snacks, etc., as under :-

Officers Grade of Officers	holding Operational positions (₹)	Officers holding budgetary positions (₹)
SMGS VI	4,550	6,000
SMGS V	4,000	5,500
SMGS IV	3,500	5,000
MMGS III	3,000	4,500
MMGS II	2,500	3,500
JMGS I	2,000	3,000

- (ii) The discretion provided to CGMs of Circles, CGMs of MCG, RABG, SAMG, MCG and CAG to permit reimbursement of expenses incurred on tea, coffee, snacks, cold drinks etc. by officials in BPR initiatives etc is ₹ 4,500
- (iii) Further, the ceilings to incur expenditure for the purpose for Officers in JMGS I to TEGS VII at Central Office, LHOs, ZO's and other establishment may also be revised as under :-

Grade	₹ p.a.
TEGS VII	7,000/-
TEGS VI	6,000/-
SMGS V	5,000/-
SMGS IV	4,000/-
MMGS III	3,500/-
MMGS II	3,000/-
JMGS I	2000/-

Overall annual eligibility of an officer will be considered pro-rata based on their period of assignments other than officers retiring on superannuation where ceiling for the whole year will be payable irrespective of date of retirement.

#### **REIMBURSEMENT OF ENTERTAINMENT EXPENSES CLARIFICATION**

**Circular No.CDO/P&HRD-PM/83 / 2011-12 dated 14.11.2011 w.e.f. FY 2011-12**

It has been decided that officers on probation may be reimbursed entertainment expenses and expenses incurred on tea/coffee/cold drinks/snacks etc. (wherever applicable), as per provisions contained in our **circular No. CDO/P&HRD-PM/55/2011-12 dated 18.8.2011.**

**CLEANSING MATERIALS**

**(CirDO/P & HRD-PM/21 of 2015-16 dated 01.06.2015)**

<b>GRADE / SCALE</b>	<b>(RS.) (p.m.)</b>
JMGS - I	850
MMGS - II	1125
MMGS - III	1200
SMGS - IV	1350
SMGS - V	1700
TEGS - VI	2150
TEGS - VII	2200
TEGSS - I	2800
TEGSS - II	2900

**PAYMENT OF CASUAL LABOUR CHARGES**

**(CirDO/P & HRD-PM/21 of 2015-16 dated 01.06.2015)**

The revised ceilings of reimbursement of daily wages paid to casual labour are given below. w.e.f. 1.6.2015

<b>GRADE / SCALE</b>	<b>(RS.) (p.m.)</b>
JMGS - I	20
MMGS - II	34
MMGS - III	40
SMGS - IV	71
SMGS - V	143
TEGS - VI	215
TEGS - VII	220
TEGSS - I	300
TEGSS - II	375

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

### **NEWS PAPERS**

(CirDO/P & HRD-PM/21 of 2015-16 dated 01.06.2015)

<b>GRADE / SCALE</b>	<b>(RS.) (p.m.)</b>
JMGS - I	550
MMGS - II	800
MMGS - III	840
SMGS - IV	1240
SMGS - V	1400
TEGS - VI	4250
TEGS - VII	5500
TEGSS - I	5750
TEGSS - II	6000

### **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**.

<b>Category</b>	<b>Existing Rate</b>
i. Supervising Staff	Rs. 20/- per day
ii. Clerical Staff	Rs. 10/- per day
iii. Subordinate Staff	Rs. 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)

<b>GRADE / SCALE</b>	<b>CEILING</b>
(i) TEGSS - I & II	Rs. 15.00 lacs
(ii) TEGSS - VI & VII	Rs. 12.50 lacs
(iii) SMGS - IV & V	Rs. 10.00 lacs
(iv) MMGS - II & III	Rs. 7.50 lacs
(v) JMGS - I	Rs. 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 : DGM (B & O)

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.

**Declaration of Domicile form enclosed in page no. 157**

**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 which ever 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-CM/92/2010-11 dated 18.03.2011 w.e.f 16.03.2011**

**The revised Silver Jubilee Award is as following :**

<b><u>Grade</u></b>	<b><u>Amount</u></b>
Award	Rs. 7,500
Scale I - III	Rs. 10,000
Scale IV - V	Rs. 15,000
DGM / GM / CGM	Rs. 20,000

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(109)

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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.

**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)**

<b><u>Grade</u></b>	<b><u>Amount</u></b>
a) Sub-Ordinate Staff	Rs. 2500/-
b) Clerical Staff	Rs. 3750/-
c) JMGS-I to MMGS-III	Rs. 6250/-
d) SMGS-IV&V	Rs. 10000/-
e) TEGS-VI&VII	Rs. 20000/-

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.)**

<b>Standard</b>	<b>Revised rate (Rs.P.A.)</b>
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 Rs. 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 Rs. 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 alongwith 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 eCircular 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 Rs.50,000/- is being disbursed to eligible children of staff pursuing professional courses at selected elite Institutes in India. The amount of Rs.50,000/- is being disbursed each year in two instalments of Rs.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.

**REIMBURSEMENT OF EXPENSES INCURRED FOR PURCHASE OF SUNDRY ITEMS  
PER ANNUM Rs. 2000 vide Circular No. CirDO/HR/01/2013-14 dated 11.4.2013**



## 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 honour 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**

Scale - I / II / III

Scale - I / II / III at LHO

#### **Letter of Appreciation to be Signed by**

DGM of the branch / Module / DGM (CB)

DGM & CDO

**HRD/CDO/62/1073 dated 17.12.2004**

CGM of the Circle

Scale - IV & V

### 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. CATEGORISATION OF BRANCHES IN NATIONAL BANKING GROUP (NBG) REVIEW OF CATEGORISATION NORMS**

***Circular No. : CDO/P&HRD-CM/46/2015 - 16 dated 04.09.2015***

Revised Categorisation norms are based on the basis of Manpower Model norms

Branch incumbency will be based on composite norms as detailed below.

- a) Managerial capability: Number of officers in the branch who can be managed by a senior officer.
- b) Customer relation management: Ensure senior officer availability for branches managing high value customers.
- c) Loan sanctioning power: Provide Branch Manager of sufficient seniority to ensure sanction of majority of loan proposals in the branch itself. 3/4 Number of Officers in the branch:

Number of officers in the branch is based on the volume of transactions and the number & value of loan accounts. The Branch Manager's seniority should be such that enough managerial bandwidth is available for managing these officers.

For details refer circular.

**6. 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.
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>
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

**7. 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)**

## **8. 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.

(Cir Letter No. CirDO/P&HRD/61 of 2003 - 2004 dt. 9.10.2003)

## **9. SBI SCHEME FOR COMPASSIONATE APPOINTMENT IN EXCEPTIONAL CIRCUMSTANCES**

### **(II) SBI SCHEME FOR PAYMENT OF EX-GRATIA LUMP SUM AMOUNT IN LIEU OF COMPASSIONATE APPOINTMENT**

Circular No. : CDO/P&HRD-PM/65/2014 - 15 dated 27.12.2014

Please refer to our circular letter No. CDO/P&HRD-PM/28/2005-06 dated 04th August 2005 and e-circular Nos. CDO/P&HRD-PM/20/2011-12, CDO/P&HRDPM/ 06/2012-13 and CDO/P&HR-PM/75/2013-14 dated 13th May, 2011, 17th April, 2012 and 25th February, 2014 respectively.

2. Following receipt of recent communication from Ministry of Finance, GOI, vide letter F.No. 18/2/2013-IR dated 5th December 2014 that all Public Sector Banks can have both the options i.e. compassionate appointment and payment of lump sum ex-gratia amount, the Executive Committee of the Central Board of the Bank in its meeting held on 23rd December, 2014 has approved continuation of following two schemes duly modified as under:

- A. Scheme for Compassionate Appointment in exceptional circumstances  
(As per Annexure-I and 'B-1', 'B-2').
- B. Scheme for payment of ex-gratia lumpsum amount in lieu of Compassionate Appointment with following modifications

	Existing Ex-gratia Scheme		Revised Ex-gratia Scheme (effective from 05.08.2014 )	
Cadre	Maximum Amount of Ex-gratia	Minimum 50%. Amount of Ex-gratia payable on account of not fulfilling penury norms of monthly income of family <b>less than 75 %</b> of last drawn salary of deceased employee net of taxes	Maximum Amount of Ex-gratia	Minimum 50 %. Amount of Exgratia payable on account of not fulfilling penury norms of monthly income of family <b>less than 60 %</b> of last drawn salary of deceased employee net of taxes
Supervising	10.00Lac	5.50lac	14.00lac	7.00LAC
Clerical	9.00	4.50	12.00	6.00
Subordinate	8.00	4.00	10.00	5.00

- C. The dependants of deceased employees falling under Scheme (A) i.e. where death is treated as in " Exceptional Circumstances" will have the option to choose either compassionate appointment or ex-gratia lump sum amount as per the eligibility under the scheme.

However, in all other cases of death as also in case of premature retirement due to incapacitation before reaching the age of 55 years, only ex-gratia lump sum amount will be paid as per the eligibility and no compassionate appointment will be considered.

3. All other instructions relating to the scheme for Payment of Ex-gratia lumpsum amount shall remain unchanged.

4. Both the modified schemes will be effective from 05.08.2014 and all cases of death/ premature retirement on medical ground occurred before 05.08.2014 will be dealt with as per the respective old schemes.

#### **10. STAFF WELFARE ACTIVITIES**

#### **GROUP INSURANCE SCHEME FOR EMPLOYEES SAMPOORN SURAKSHA SCHEME -MASTER POLICY NO. 82001572405**

*Circular No. : CDO/P&HRD-MISC/80/2014 - 15, February 14,2015.*

Please refer to our e-circular No. CDO/P&HRD-PM/78/2013-14 dated 10th March, 2014 advising therein graded insurance cover for all permanent employees of the Bank under Group Insurance Scheme, which was renewed up to 06th February, 2015.

2. The Group Insurance Policy of SBI Life has since been renewed for the period from 07th February, 2015 to 06 February 2016 and Bank has taken insurance cover for staff as under :-

<b><u>Staff Grades</u></b>	<b><u>Insurance covers Rs in lacs</u></b>
Officer TEGSS-II	12
TEGSS-I & TEGS-VII	10
TEGS-VI	08
SMGS-V	07
SMGS-IV	06
SCALE I TO III	05

3. All other instructions relating to the Scheme including modality for submission of insurance claim in the event of death of an employee shall remain unchanged.

4. The Bank, as a measure of employee welfare, had taken a group Insurance Cover of Rs 2 lac for each of our employees (irrespective of rank) from SBI Life Insurance Co. Ltd under their "Super Suraksha Group Master Policy" in March 2007. The policy was renewed annually. Subsequently, the Bank re-visited the scheme and took a graded group insurance cover for all the employees w.e.f. March 2013 under "Sampoorn Suraksha Group Master policy", subject to annual renewal. As per the terms of the policy, the claims are required to be settled immediately after the death of concerned employee. Immediate settlement of claims provides

instant relief to the family of the deceased employee on one hand and gives an estimate of actual utilization of insurance premium under the policy in a year on the other hand.

*CirDO/HR/65 of 2008-09 dtd. 03.04.2008*

*Circular No. CirDO/HR/39 of 2008-09 dtd. 18.06.2008 & CDO /P&HRD-IR/93/2010-11 dated 25.03.2011*

Cap Assure Gratuity Scheme of SBI Life Insurance Company Ltd., Rs. 1000/- insurance cover per member in addition to “Super Suraksha Group Master Policy”.

**11. INCENTIVES TO INSPECTING OFFICIALS (KIT EXPENSES)**

*(CDO/P&HRD-PM/73/2008-09 dated 05.11.2008)*

- a. Facility of reimbursement of expenses for purchase of essential items such as woolen garments, suitcase etc (kit expenses) is available to the staff posted on Bank’s mobile inspection duty. The facility may be availed annually as long as they continue in the mobile inspection duty as per the ceilings mentioned below with effect from 01.11.2008.
  - i) For the 1st year of mobile duty : Rs. 6000/- per annum.
  - ii) For the subsequent years : Rs. 3000/- per annum
- b. Shifting of residence: Twice during his tenure in the Inspection Department at Bank’s costs without any restriction of time.
- c. Casual Leave: Inspecting official can avail Casual Leave without any ceiling of number of days.

**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.

**12. 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.

**13. INTER CIRCLE TRANSFER UNDER 15 - IN-A-YEAR POLICY**

*(Cir No. CDO/P&HRD-CM/112/2008-09 dated 18.03.2009)*

It has been decided that henceforth after completion of one year confirmed service as an officer, one can register request for transfer to Ahmedabad, Bhopal & North-Eastern Circles. However, in case of all other Circles for registration of request in ICT wait list, the criteria of three years confirmed service as an officer should be strictly adhered to.

**14. BANK'S VISITING OFFICERS FLATS/GUEST HOUSES :**

SBI Officials on Official Duty	Rs. 5/-
SBI Officials on Personal Visit	Rs. 100/-
Cottage Per day	Rs. 300/-

**15. 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*

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 woolen 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.

**COST CEILING :**

₹.3,750/- per pair (md. of stitching charges + taxes.)  
Wollen - ₹. 10,000/- per pair (md. of stitching charges + taxes.)  
Blazer - ₹. 6,000/- per blazer (md. of stitching charges + taxes.)  
Shoes - ₹. 2,000/- per pair of shoes per year.

**16. REPATRIATION POLICY FOR OFFICERS (Corporate Centre & Offices)  
*(Cir No. CDO/P&HRD-CM/89/2010-11 dated 17.08.2011)***

It has been decided the following changes in the repatriation policy

- i) The officer will have an option to request for early repatriation after completing 3/4 yrs and also to extend his stay upto 6 years for corporate centre and its establishments against the normal duration of stay of 5 years.
- ii) The cut-off date for determining the period of stay shall be 30th June of every year.
- iii) An officer can opt/request for early repatriation on completion of 3 years or desire to stay another year have to submit their option during the preceding march before coming June.
- iv) If no option is submitted by an officer by due date, it will be presumed he/she is willing to stay and shall be repatriated after completion of normal tenure.

**17. 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.

**18. EXTENDING LEGAL AND FINANCIAL SUPPORT TO OFFICERS / EMPLOYEES Circular No. CDO/P&HRD-IR/58/2011-12 dated 23.08.2011**

Bank has approved a scheme for extending legal and financial support to officers/employees who are required to defend themselves against legal action initiated by Govt. Agencies such as CBI/CVC/ Police etc. in the court of law against cases arising out of bonafide execution of bank's work. They may be reimbursed legal expenses as per the circular instructions.

**19. 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*

**1. 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.

**20. SCHEME FOR RECOGNITION & REWARD FOR ALERTNESS IN STAFF MEMBERS IN PREVENTION / DETECTION / FOILING OF FRAUDS/ NEAR MISS EVENTS "THE ALERTNESS AWARD"- MODIFICATIONS/REVISIONS OF SCHEME**

*CDO/P&HRD-PM/65/2015 - 16, DATED 03.11.2015*

**21. MISCELLANEOUS CODE OF CONDUCT / ETHICS POLICY IN SBI**

*CDO/P&HRD-PM/53/2015 - 16 DATED 30/09/2015*



22. **REWARD & RECOGNITION CHAIRMAN'S CLUB FOR NBG & MCG BRANCHES RE-ESTABLISHING DGM'S CLUB AWARDS INCREASING QUANTUM OF AWARD**

*CDO/P&HRD-CM/49/2015 - 16 DATED 22/09/2015*

23. **STAFF : MISCELLANEOUS PROFESSIONAL DRESS CODE**

*CDO/P&HRD-PM/44/2015 - 16 DATED 31/08/2015*

24. **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*

25. **STAFF:: MISCELLANEOUS TRANSFER/POSTING OF EMPLOYEES WHO ARE CARE GIVER OF DISABLED DEPENDENTS**

*CDO/P&HRD-IR/34/2015 - 16 DATED 15/07/2015*

26. **CODE OF CONDUCT FOR THE EMPLOYEES OF STATE BANK OF INDIA AS REGARDS THE ACCOUNTS OF THE CUSTOMERS AND EMPLOYEES/ EXECUTIVES OF THE BANK**

*CDO/P&HRD-PM/33/2015 - 16 DATED 14/07/2015*

No employee of the Bank should access or view account/CIF details of any customers of the Bank, if he has no dealings and he is not performing any transaction in respect of the said account.

All the employees of the Bank who are having accounts with the Bank are also customers of the Bank and therefore, the instructions as stated above are applicable in respect of bank accounts of all the employees of the Bank including Bank's Executive sand the Directors.

If any employee is found indulging in any such activities, such action will be viewed very seriously and appropriate action will be initiated against him/her under the relevant rules/ regulations/ settlements.

27. **STAFF ACCOUNTABILITY FOR INFRINGEMENT/ TRANSGRESSION IN CORE BANKING DATA AND OTHER INFORMATION TECHNOLOGY TOOLS & PACKAGES OF THE BANK**

*CDO/P&HRD-PM/16/2015 - 16 DATED 11/5/2015*

28. **STAFF :: MISCELLANEOUS REIMBURSEMENT OF MEDICAL EXPENSES FOR TREATMENT OF DEPENDENT FAMILY MEMBERS IN CASES WHERE CONCERNED EMPLOYEE HAS OBTAINED MEDICAL INSURANCE POLICY**

*CDO/P&HRD-PM/7/2015 - 16 DATED 13/04/2015*

29. **STAFF:: MISCELLANEOUS ATTENDANCE & PUNCTUALITY**

*CDO/P&HRD-IR/59/2014 - 15 DATED 22/11/2014*

**30. STAFF: SUPERVISING CHANGES IN THE LIST OF SENSITIVE POSITIONS/ POSTS**

*Circular No. : CDO/P&HRD-PM/36/2014 - 15 DATED: 05.09.2014*

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 insensitive positions/posts in the Bank. Further, the officials posted in sensitive positions/posts are to be rotated every two/three years to avoid developing vested interest. A list of such sensitive positions/posts was last revised in 2009.

A number of positions have been abolished /re-designated and at the same time many new positions have been created in the bank after last revision. A need has, therefore, been felt to revise the list so as to make it relevant in the present structure of the organisation. Accordingly, an updated list of such positions has been prepared and the same is as under:

**31. UPDATED LIST OF SENSITIVE POSITIONS/POSTS**

<b>CIRCLES/OTHER OFFICES/ BRANCHES</b>	
1. Chief General Managers (Circles)	20. Asstt. General Manager (ATM Operations)
2. General Managers (Network/MCG/CAG)	21. AGM/CM (OAD)
3. General Managers (SAMROs)	22. Heads of all other CPCs
4. Dy. General Managers (SAMROs)	23. Branch Managers
5. DGM & Circle Development Officer	24. CM (Sanction)-at RACPC, SMECC & RASMECCC
6. Dy. General Manager (B&O)	25. CM (Credit & NPA)
7. Dy. General Manager (Vigilance)	26. CM (General Banking)
8. Dy. General Manager (AC&P)	27. CM (Admin)
9. Head of SAM, CAG, MCG Branches	28. Chief Manager (CPC/Rural/Procurement)
10. AGM (Vigilance)	29. Chief Manager/Manager (Divisions)
11. AGM (HR)	30. Manager (Loan Processing Cell)
12. Regional Managers	31. Manager (DPC)
13. AGM (PR & CSB)	32. Case Lead Officers in SAM Branches
14. AGM (Surveillance & Investigation)	33. City Case Officers in SAR Branches
15. AGM (FMC)	34. Asstt. Manager/Deputy Manger (cash)
16. AGM (DPD)	35. Service Manager
17. AGM (Credit & Performance Monitoring)	36. Relationship Manager in CAG/MCG/NBG
18. AGM (ITSS/Premises & Estate)	37. Customer Service Officer/Credit Officer/ Asset Verification Officer/Field Officers
19. AGM/CM (CMP)	

**TRANSFER/POSTING OF PHYSICALLY HANDICAPPED PERSONS EMPLOYED IN BANK**

*Circular letter no. CDO/PM/SPL/67 dated 25.04.2000*

**TRANSFER/POSTING OF EMPLOYEES WHO ARE CARE GIVER OF DISABLED DEPENDENTS**

*Circular No. : CDO/P&HRD-IR/51/2014 - 15 Dated 21.10.2014 and Circular No. : CDO/P&HRD/IR/34/2015 / 16 dated 15.07.2015*

**PERSONS WITH DISABILITIES (PWDs): IDENTIFICATION OF TASK/ROLES**

*E-Circular No. : CDO/P&HRD-PM/98/2011 - 12 Dated 10.02.2012*

**CHUMMERY ACCOMMODATION FOR FEMALE OFFICERS**

*Circular No. : CDO/P&HRD-PM/38/2015 - 16 Dated 29.07.2015*

**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.**

Recovery for availing chummery accomodation shall be at the rate of 1% of the first stage of scale in which the officers is placed, minimum Rs. 500/- per month.

The Chief General Manger of the Circle will be the competent authority to approve chummery accommodation in a particular centre and the Circle authorities will arrange accommodation, amenities, etc and will also manage cost structure through their Premises & Estate Department. Fixed asset items to be installed in the chummery accommodation.

**CHUMMERY 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 :** Rs. 3000 per month

Request may be made to AGM (P&E), LHO, Bhubaneswar

# **SUPERANNUATION BENEFITS & EXTENSION IN SERVICE & RETIREMENT**

## **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)<br>(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 year's 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 Ammended)**

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 (CDO/P&HRD-PM/27/2010-11 dated 17.08.10)**

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. 10.00 lakhs of those employees who have retired on or after the 24th May, 2010 (as per Payment of Gratuity (Amendment) Act, 2010. 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.10.00 lakhs (w.e.f. 24.05.2010)

iii) Higher of statutory gratuity / service gratuity will be paid.

**PENSION (CDO/P&HRD-PM/68/2011-12 dated 28.9.2011) 9th Bipartite**

- ❖ Eligible for pension on completion of 60 years of age and should have served at least for 20 years.
- ❖ For Award Staff date of confirmation and for Supervising staff the date of joining and completion of 50 years.
- ❖ Revised pension effective from 01.11.2007 on the basis of 9th Bipartite
- ❖ Pension upto the Basic pay of Rs.31,500 will be 50% of Basic pay / PQP /FPP
- ❖ Beyond the Basic pay of Rs.31,500 it would be 40% of Basic pay + 1/2 PQP + 1/2 FPP subject to the following minimum pension.
- ❖ 15,750 + 1/2 PQP + 1/2 FPP
- ❖ D.A. will be calculated considering the base of index and for revised pension @ .15% of per slab effective from 01.11.2007
- ❖ Average of last 12 months B.P. received will be considered in respect of all the above.

**PENSION (CDOP&HRD-PM/77/2015-16 dated 21.12.2015) 10th Bipartite**

- ❖ Revised pension effective from 01.11.2012 on the basis of 10th Bipartite
- ❖ Pension upto the Basic pay of Rs.51,490 will be 50% of Basic pay / PQP /FPP
- ❖ Beyond the Basic pay of Rs.51,490/- : It would be 40% of Basic pay minimum pension of Rs. 25,748/- + 1/2 PQP + 1/2 FPP
- ❖ D.A. will be calculated considering the base of index and for revised pension @ .15% of per slab effective from 01.11.2012
- ❖ Average of last 12 months B.P. received will be considered in respect of all the above.

**COMMUTATION OF PENSION**

- ❖ Retires on or after 1.11.1986 are eligible for commutation of pension @ upto 1/3rd of their Basic pension.
- ❖ D.A. will be paid on original Basic pension despite commutation of pension
- ❖ Request for commutation may be submitted by the retired employees within one year of the date of retirement, without any medical examination. In other cases medical examination is compulsory.

**FAMILY PENSION SCHEME (CirDO/HR/65 of 2007-08 dated 5.2.2008)**

Spouse and children of members of staff who die in service or after retirement are eligible for family pension on the following basis:-

If death occurs after one year of pensionable service but before the completion of 20 years of pensionable service 10 years in case of retirees on superannuation after 1.11.1993)

**The family pension is revised w.e.f. 1.5.2005 as under:**

**(A) Those who died or retired before 1.11.1993**

Substantive salary p.m.	Rate of family pension p.m.
Rs.1500.00 and below	30% of the substantive salary subject to minimum of Rs.375.00p.m
Rs.1501.00 to Rs.3000.00	20% of the substantive salary subject to minimum of Rs.450.00p.m
Above Rs.3000.00	15% of the substantive salary to minimum of Rs.600.00 p.m. and Maximum of Rs. 1250.00p.m.

**B) In respect of employees retired / died on or after 1.11.1993 but before 1.4.1998**

Substantive salary p.m.	Rate of family pension p.m
Rs. 2870.00 and below	0% of the substantive salary subject to minimum of Rs.720.00p.m
Rs.2871.00 to Rs.5740.00	20% of the substantive salary subject to minimum of Rs.860.00p.m
Above Rs. 5740.00	15% of the substantive salary to minimum of Rs. 1150.00 p.m. and maximum of Rs.2400.00p.m.

**C) Those retired/died on or after 1.4.1998**

Substantive salary p.m.	Rate of family pension p.m.
Rs.4210.00 and below	30% of the substantive salary subject to minimum of Rs.1056.00 p.m
Rs.4210.00 to Rs.8420.00	20% of the substantive salary subject to minimum of Rs. 1262.00p.m
Above Rs.8420	15% of the substantive salary to minimum of Rs. 1687.00 p.m. and Maximum of Rs.3521.00 p.m.

**D) Those retired / died on or after 1.11.2002**

Substantive salary p.m.	Rate of Family pension
Rs. 5760.00 and below	30% of the substantive salary subject to minimum of Rs. 1435.00 p.m.
Rs.5720.00 to Rs.11440.00/-	20% of the substantive salary subject to minimum of Rs. 1715.00 p.m
Above Rs. 11440.00	15% of the substantive salary to minimum of Rs. 2292.00 p.m. and Maximum of Rs. 4784.00 p.m

**E) Those who retired / retire on or after 1.11.2007 (CDOP&HRD-PM/90/2011-12 dated 05.01.2012)**

Scale of pay Per month	Amt. of monthly family pension
Upto Rs. 7090.00	30% of the substantive salary subject to minimum of Rs. 1779/ p.m.
Rs. 7091 to Rs. 14180.00/-	20% of the substantive salary subject to minimum of Rs. 2186.00 p.m
Above Rs. 14181.00	15% of the substantive salary to minimum of Rs. 5930.00 p.m.

**F) Those who retired / retire on or after 1.11.2012 (CDOP&HRD-PM/77/2015-16 dated 21.12.2015)**

Scale of pay Per month	Amt. of monthly family pension
Upto Rs. 11,100/-	30% of the substantive salary subject to minimum of Rs. 2785/ p.m.
Rs. 11,101 to Rs. 22,200/-	20% of the substantive salary subject to minimum of Rs. 3422.00 p.m
Above Rs. 22,200/-	15% of the substantive salary to minimum of Rs. 4448/- p.m. maximum Rs. 9284/- p.m.

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 an employee expires during his service and has completed 20 years of pensionable service, his/ her family is eligible for full pension for first 5 years considering as if the pensioner would have drawn pension during his life.



- If an employee expires after retirement and before completion of 5 years, his/ her/ family is eligible for full pension till completion of 5 years from the date of retirement as if the pensioner would have drawn pension during his life.

**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)**

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.

The following actions shall be followed in respect of such employees / officers.

- i. The clerical employees selected as Probationary Officer/Officers' Grade in the Bank will have to resign from Bank's service and shall join as Probationary Officers/Officers' Grade afresh, subject to conditions stipulated there in.
- ii. The serving officers of the Bank, who has been selected for appointment in the higher grade by the Central Recruitment & Promotion Department (CRPD) or any such recruitment department, will have to resign from Bank's service and shall join as Officer in the higher grade afresh, subject to conditions stipulated there in.
- iii. The past service of above category of clerks/officers in the Bank will not be reckoned for any benefit except the carryover of balance in Provident Fund account. For this, his / her Provident Fund account as a clerk / officer will be closed and a new account will be opened and the entire balance of provident fund will be transferred to a new account, with the approval of the Trustees of SBI Employees Provident Fund Trust.
- iv. Accordingly, such clerical employees/officers will not be eligible for existing defined benefit pension scheme. However, they will be eligible for Defined contribution Pension Scheme (DCPS) / New Pension Scheme (NPS) in terms of our Circular No. CDO/P&HRD-PM-58/ 2010-11 dated 6.12.2010, subject to terms and conditions as stipulated by the Bank.

**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*

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. 10.00 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.
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 if the age of handset is 1 year and above.
12. **Laptop to TEGS-VI and above:** Can be retained without any cost.  
(It can be retained after paying the book value of the laptop )
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, taxetc. 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:**

With effect from 16.03.2011:

JMG-I & MMG-II :6250/-,  
SMG-10,000/-,  
TEG VI & VII : 20,000/-,  
TEG SS I & II- 30,000/-

**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.2. 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.

**SITE FOR SBI PENSIONERS : <https://www.sbi.co.in/sbipension/user.htm>**

# PROMOTION POLICY FOR OFFICERS IN GENERAL AND SPECIALIST CADRE

Ref. : CirDO/HR/58 of 2007-08 dated 08.1.2008

H.O.C.C. E-circular No. CDO/P&HRD/CM/56/2007-08 dated 5.1.2008

E-circular No. CDO/P&HRD/CM/02/2014-15 dated 4.4.2014

Promotion Policy for General Cadre Officers MMGS-II & MMGS-III

## A) ELIGIBILITY :

Grade	No. of years of Service in Present Grade	
	Merit Channel	Sr.-cum-Merit Channel
JMGS-I to MMGS-II	3 Yrs. 6 months	10 yrs.
MMGS-II to MMGS-III	2 Yrs. 6 months	9 yrs.

## B) AARF SCORE :

**Merit Channel JMGS-I to MMGS -II** : Aggregate score 320 or more (with a minimum of 50 in each during the best 4 out of last 5 years)

**Sr.-cum-Merit Channel JMGS-I to MMGS -II** : Officers should have secured a minimum 50 each of the best 4 out of the last 5 years.

**Merit Channel MMGS-II to MMGS -III** : Aggregate score 240 or more (with a minimum of 50 in each during the best 3 out of last 4 years)

**Sr.-cum-Merit Channel MMGS-II to MMGS -III** : Officers should have secured a minimum 50 each of the best 4 out of the last 5 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 :**

For MMGS-III two years service in rural / semi urban branches and two years satisfactory operational or line or independent line assignment.

**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 :**

The minimum qualifying marks for promotion will be 40%.

**L) PROMOTION YEAR :**

Each financial years beginning from 1st April and ending 31st March will be treated as a promotion year.

**M) VACANCIES :**

Vacancies for the year shall be allocated as under :

<b>Grade</b>	<b>Merit Channel</b>	<b>Sr.-cum-Merit Channel</b>
JMGS-I to MMGS-II	80%	20%
MMGS-II to MMGS-III	80%	20%



**N) 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.

**O) WEIGHTAGE :**

Merit Channel

Proportion in which scores are to be taken in the final merit			
	Weightage for PAF	Written Test	Interview
MMGS-II & MMGS-III	40%	50%	10%

**SENIORITY CUM MERIT :**

Proportion in which scores are to be taken in the final merit			
	Weightage for PAF	Seniority	Interview
MMGS-II & MMGS-III	75%	15%	10%

**Vide Circular No. CDO/P&HRD-PM/96/2011-12 dated. 03.02.2012**

The facility of scribe may be extended to Blind / Low vision (as defined in the Act) candidates and locomotor disability or cerebral palsy candidates appearing on written examination for promotion to MMGS-II and MMGS-III also in both central and specialist cader with certain terms and conditions as per the cases w.e.f. 30.01.2012. CGM (HR) shall be empowered to issue clarification to the policy.

**P) PROMOTION TO SCALE IV & V**

**(CirDO/HR/31 of 2007-08 dated 24.8.2010 & CDO/P&HRD/CM/27/2007-08 dated 23.8.2007)**

There is no written examination for promotion to Scale-IV & Scale - V

**Eligibility Criteria :**

Grade From	To	No. of years of service in present grade
III	IV	3 years
IV	V	4 years

**Q) MANDATORY ASSIGNMENT :**

Scale IV	3 years service in rural / semi urban branches and 2 years satisfactorily independent line assignment
Scale V	Mandatory assignment has been introduced for promotion to SMGS-V which shall be effective from 01.04.2017

**R) AARF SCORE :**

**Promotion to Scale - IV :** The officers should have secured minimum AARF score of 80 during the best 3 out of last 4 years AARFs in the present grade and also consider even though they may have scored less than 80 in any of the relevant year, if secured or aggregate AARF score of 270 or more during best 3 out of last 4 years AARF.

**Promotion to Scale - V :** The officers should have secured minimum AARF score of 80 during the best 4 out of last 5 years AARFs in the present grade and also consider even if they may have scored less than 80 in any of the relevant years, if secured or aggregate AARF score of 360 or more during best 4 out of last 5 years AARF.

**S) PROCESS OF SELECTION SCALE - IV OR V**

Promotion to Grade	Weightage		
	AARF	Attributes / potential / suitability for promotion	Interview
Scale-IV & V	40%	35%	25%

For promotion to SMGS-IV & SMGS V no medical examination shall be required.

All other criterias are same as promotion to scale-II & III.

**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

**CATEGORISATION OF POSITIONS OPERATIONAL / LINE / INDEPENDENT LINE ASSIGNMENT**

**(CDO/P&HRD-CM/79 / 2008-09 dated 29.11.2008)**

The following new positions to be considered as operational/line/independent line assignments, for the purpose of placement norms / promotion guidelines.

**INDEPENDENT LINE ASSIGNMENT :**

- a) The following positions shall be considered as independent line assignments :
1. AGM(MCLAU), 2. AGM (RASMECC/RASECC)
  - b) It shall, however, be bank's endeavour to ensure that an official does not spend his entire tenure in such assignments only and that, before becoming due for promotion to the grade of Deputy General Manager.
  - c) Relationship Manager (Medium Enterprises) have been approved as qualifying assignments.
  2. Line Assignment : Manager (Sanctions), RACPC
  3. Operational Assignment : The following positions in the newly created outfits in the junior grade considered as operational assignment.

<b>Sr. Unit/CPC</b>	<b>Position</b>	<b>Incumbency</b>
1. Rural CPC	Credit Officer (Rural CPC)	JMGS-I / MMGS-II
2. Rural CPC	Inspection Credit Officer (Rural CPC)	JMGS-I / MMGS-II
3. BPR	Customer Support Officer	JMGS-I / MMGS-II
4. Personal Banking	Relationship Manager	JMGS-I / MMGS-II
5. Home Loan Sales Team	Sr. Marketing Executive (Team Leader)	JMGS-I / MMGS-II
6. Multi Product Sales Team	Team Leader	MMGS-II

7. Multi Product Sales Team	Sr. Marketing Executive	JMGS-I
8. SARC City Case Officer	JMGS-I / MMGS-II (SARFAESI & Compromise)	
9. CRO in Redesigned Branches	Customer Relation Officer	JMGS-I / MMGS-II
10. Relationship Manager (NRI) in Branches	Relationship Manager	JMGS-I / MMGS-II

**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 non 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.

**MANDATORY e-LEARNING - WEIGHTAGE IN AARF FOR OFFICERS**

*Cir. No. : CDO/STU-COURSES/1/2014-15 dated 7.5.2014*

It is mandatory for all officers to complete mandatory e-learning in HRMS and secure more than 60% to add 5 marks in their AARF score. Complete the mandatory lessons mapped to officer role by 31st December of every year. For more information refer to E-mail ID - **support.el@sbi.co.in**

## INFORMATION FOR POs, TOs & NEW OJMs

	PO	TO	OJM
Probation Period :	2 Yrs.	2 Yrs.	1 Yr.
Direct Scale-II on screening process (written exam) securing 75% mark	2 Yrs.	2 yrs.	after 28.12.2007 new OJMs who will be completing 2 yrs
Passing Power (w.e.f 1.2.2011) S&P/AMW/470 dt.22.2.11	2nd Yr. of Probation	2nd Yr. of Probation	
Cash	2 Lacs	2 Lacs	2 Lacs
Transfer	5 Lacs	5 Lacs	5 Lacs
<b>LOANS :</b>			
Housing Loan	Not eligible (5 yrs. uninterrupted service)	Eligible (if completed 5 yrs. uninterrupted service)	Eligible (if completed 5 yrs. uninterrupted service)

### Can avail under commercial terms and will be converted to IHL Scheme after completion of 5 years of service

Personal Loan	Not eligible (completed a min. of 2 yrs. of service)	Eligible (if completed a min. of 2 yrs. of service)	Eligible (if completed a min. of 2 yrs. of service)
<b>Vehicle Loan (CDO/P&amp;HRD/LANDD/55/2089 dated 02.09.2008)</b>			
1. Car	After confirmation	After confirmation	After confirmation
2. Two Wheeler	After confirmation	After confirmation	After confirmation
Festival Advance	Eligible (1 month gross salary rounded to next thousand)	Eligible (1 month gross salary rounded to next thousand)	Eligible (1 month gross salary rounded to next thousand)

### **PERQUISITES:**

1. Leased Accomodation	Place of Choice/ Place of posting	Place of Choice/ Place of posting	Place of Choice/ Place of posting
2. Travel Expenses for shifting of family	After report in branch	Eligible (but not permitted on account of his subsequent posting during the entire training period)	Eligible
3. Furniture & fixtures	Rs. 1,20,000/-	Rs. 1,20,000/-	Rs. 1,20,000/-
4. AMC (Furniture & fixtures) (Not available in the 1st year of purchase)	Rs. 11,000/- p.a.	Rs. 11,000/-p.a.	Rs. 11,000/-p.a.

	<b>PO</b>	<b>TO</b>	<b>OJM</b>
5. Entertainment	Payable as per eligibility		
6. Brief Case (After conformation)	Rs. 2400/-per 3 yrs.	Rs. 2400/- per 3 yrs.	Rs. 2400/- per 3 yrs.
7. News Paper	Rs. 550/-p.m.	Rs. 550/-p.m.	Rs. 550/-p.m.
8. Servant allowance	Rs. 20/- per day	Rs. 20/- per day	Rs. 20/- per day
9. Cleansing Material	Rs. 850/- p.m.	Rs. 850/- p.m.	Rs. 850/- p.m.
10. Telephone	Not Eligible	Not Eligible	Not Eligible
11. Mobile	The officers may be provided with mobile handset depending on their nature of work.		

**Cir. No. CDO/P&HRD-PM/82/2011-12 dated 12.11.2011 w.e.f. 1.12.2011**

12. Mid Academic Year Transfer Allowance	Rs. 1100/- (For all Children)	Rs. 1100/- (For all Children)	Rs. 1100/- (For all Children)
13. Provision of Fixture items (House keeping materials if availed furniture & fixtures)	Rs. 2000/-	Rs. 2000/-	Rs. 2000/-

**14. Reimbursement of conveyance expenses (for our circle)**

	Area -II	Other Centre	Not Own Vehicle
Owning Two Wheeler			
i) Petrol	50 ltrs.	45 ltrs.	
ii) Monetary Ceiling	Rs. 1370/-	Rs. 1220/-	Rs. 1140/-
Owning Car			
i) Petrol	60 ltrs.	55 ltrs.	
ii) Monetary Ceiling	Rs. 1370/-	Rs. 1220/-	Rs. 1140/-

**15. CDO/P&HRD-PM/83/2011-12 dated 14.11.2011**

The officers on probation may be reimbursed entertainment expenses and expense incurred on tea/ coffee/cold drink/snacks etc. (wherever applicable) as per provision contained in our Circular no CDO/P&HRD-PM/55/2011-12 dated 18.8.2011.

**16. Conformation / Placement in JMGS-I / MMGS-II weightage for acquiring qualifications of ACE / CIE / SP 3 marks per qualification maximum 9 marks, grace will be given.**

**LEASED HOUSE FACILITIES TOs & POs MODIFICATION in page no. 34**

# AUTHORITY STRUCTURE FOR MISCELLANEOUS MATTERS IN PERSONNEL AREA

(CDO / PER & HRD / 26 of 97-98)

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	In respect of officers upto SMGS V <b>Upto 3 months :</b> Respective GM for network branches and Depts at network head quarters and GM (Network-I) for depts under the direct administrative control of the CGM <b>Upto 12 months</b> 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.
7a)	Advance against medical expenses for officers 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)

<b>7b) Medical treatment outside H.Q. for officers upto Scale - V</b>	Respective controlling authority not below SMGS-V
<b>8. NOC for Passport/Visa</b>	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)
<b>9. Permission to apply for job elsewhere</b>	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)
<b>10. Extension of availing joining time beyond 3 months of joining</b>	To be availed within next transfer from the office/ Branch
<b>11. Installation of telephone at residence</b>	GM(NWs) (CirDO/HR/51 of 2008-09 dt.13.8.2008)
<b>12. Inter Circle Request Transfers (Supervising Staff) Officers upto Scale - V</b>	CGM (HR)
<b>13. Travel by taxi/own car on official work/ LTC / HTC</b>	
(i) Officers working in the branches / RBOs/AOs	Regional Manager / Head of Br./Deptt/ office not below SMGS-V/ Controller not below SMGS-V
(ii) For AGMs & Officers directly reporting to DGM (B&O)	DGM (B&O)
(iii) For officer working in	CPCs CPC head not below the rank of scale-V
<b>14. Permission to join Computer Courses / Management courses.</b>	Respective Controller
<b>15. Permission to pursue higher studies</b>	Upto GMs : CGM/CGM (HR) for CGM-Respective GE
<b>16. Identification of difficult centres as per norms</b>	GM (NWs)
<b>17. Sanction of Gold loan, Overdraft/ Loan against Shares etc. to staff beyond DGM's powers.</b>	General Managers in charge of the respective works, GM (Network-I) for officers posted in LHO Depts directly under the administrative control of CGM.
<b>18. Payment Halting allowance beyond 2 months</b>	GM (Network)



- 19.** Vehicle Loan - waiver of 4 years stipulation for sanction of another vehicle loan  
Authority not below the rank of Dy. General Manager i.e. DGM in charge of modules/branches/Cir DO for LHO Depts. including those under the Net work heads.
- 20.** 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.
- 21.** Scrutiny of assets & liabilities  
Respective reporting authority statements for all officers
- 22.** Encashment of Privilege leave by legal heirs.  
Respective Controller not below DGM/DGM & CDO for LHO
- (a) Encashment of privilege leave without legal representation on account of death of the employees by legal heirs.
- (b) Salary  
RM/Head of the Branch/Deptt. not below the SMGS-V CM (OAD) at LHO
- 23.** Deputation of Officers :  
Within SBI subsidiaries & Associates Upto SMGS V  
a) Upto MMGS III - CGM (P&HRD)  
b) Scales IV & V - DMD & CDO
- Other Organisation - All grades  
Scale I to V - DMD & CDO
- All deputations - TEGS VI & above  
Chairman
- 24.** (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. to family members if compassionate appointment is given irrespective of his / her normal eligibility. CGM (P&HRD)
- (viii) Waiver of interest part if compassionate appointment is not sought by the family while the principal amount is recovered from the compensation / after dues payable CGM (P&HRD)
- 25. Appointment of sports person** a) Central Office through the CDO at the LHO.  
b) Award - CGM (P&HRD)  
c) Officers - ECCB
- 26. Grant of special leave to sports person FOR 18 RECOGNISED GAMES**
- i) For grant of special leave not beyond 180 days for matches in India. CGM of the Circle
- ii) For grant of special leave upto 30 days at one instance for matches in India. CGM of the Circle
- iii) For grant of special leave at one instance beyond 30 days for matches in India. DMD & CDO
- FOR OTHER NON-RECOGNISED GAMES/SPORTS**
- iv) For grant of special leave upto 90 days for matches in India. CGM of the Circle
- v) For grant of special leave beyond 90 days for matches in India. DMD & CDO
- vi) For grant of special leave to sports - person who are injured during official matches for the bank in India. CGM of the Circle
- vii) For reimbursement of medical expenses. CGM of Circle

# 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.

<b>OFFICERS POSTED IN AREAS</b>	<b>Celling (Rs.) Per Annum</b>
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.

## 28. SUBMISSION OF STATEMENT OF ASSETS AND LIABILITIES AS ON 31st MARCH OF EVERY YEAR:

To be submitted before 30th June of every year, failing which the officer will be ineligible for any type of loan in that year.

Declaration of assets and liabilities is now mandatory in terms of Section 44 of the Lokpal and Lok Ayukthas Act 2013. The last date for filing the return under the act is now extended to 15.04.2016.

## 29. RECEIPT AND RETENTION OF HONORARIUM! REMUNERATION:

As per SBIOSR (4) (ii) an officer can retain remuneration I honorarium received upto Rs. 40,000/- per annum and excess will be surrendered to the Bank.

## 30. PERSONAL GUARANTEES FOR LOANS TO RELATIVES / OTHERS -[Rule 59 (v)] :

It has been decided that officers should not be permitted to staUd as guarantors for loans involving commercial transactions. However, as such a blanket ban may create hur.dles, the Circle may examine such requests on merits, and send your recommendations to DMD & CDO for obtaining necessary approval.

## 31. SHARES HELD UNDEREMPLOYEES 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.

**32. PAYMENT OF HONORARIUM / REIMBURSEMENT OF FEES FOR UNDERGOING CERTAIN COURSES OF STUDY:**

**Diploma / Short Courses in Computer Appreciation and Programming:**

Employees can undertake Short Term Certificate / Diploma Courses in the Computer area and on successful completion of courses, they would be reimbursed the Tuition Fees upto ₹. 3,500/- and also be paid an honorarium of ₹. 500/-.

1. The employee can avail the benefits only once [This is in addition to the other Management programmes];
2. Only courses conducted by institution recognised under the scheme are covered;
3. The course should include a minimum of 120 hours tuition. The maximum duration should not be more than one year;
4. The course should offer proficiency in atleast one computer language on Modern Computer System;
5. The Certificate Diploma issued by the institution should indicate the proficiency acquired by the employee and should not merely be a certificate of attendance;
6. The course should be part-time and outside the employees' working hours;
7. Employees sponsored by the Bank for any computer course will not be eligible for benefits under this scheme, in respect of such course;
8. Prior permission of the Chief General Manager is necessary.

**33. REIMBURSEMENT OF FEES AND PAYMENT OF HONORARIUM IN RESPECT OF DIPLOMA PROGRAMMES IN MANAGEMENT SUBJECT**

1. Eligibility: 5 years of total service.
2. Eligible Courses: Part-time/correspondence courses from a recognized institution with duration of one year or less, in Management Subjects relevant to the Bank.
3. Recognised Institution: Recognised Universities, Indian Institute of Management, Bharathiya Vidya Bhavan and Indian Society for Training and Development, Courses of the prescribed kind and duration conducted by Indira Gandhi National Open University and 1½ year course [Post-Graduate Diploma in Management of Personnel and Industrial Relations] conducted by All India Management Association [AIMA], New Delhi are also covered. The Institution should confer Certificates / Diploma on successful completion of the course. The Certificates issued by the Directorate of Education, Computer Society of India is the only authorised certificate for reimbursement of the fee and payment of Honorarium.

4. Special Conditions for Part-Time Courses: The part-time course should be available at the centre at which the employee is working. The classes should held outside office hours. No relaxation in the working hours of the employee will be permuted for attending the course.
5. Fees/Honorarium: The Bank will reimburse the tuition, examination, other prescribed fees/charges, etc., payable to the Institution. Receipts must be produced. The fees will be reimbursed only after the successful completion of the course. Further, a honorarium of ₹. 2,000/- will also be paid, on obtention of Diploma / Certificate.
6. The facility can be availed of only once in an employee's service [in addition to Computer Courses]. Prior permission of the Chief General Manager is necessary for taking up the course. Prior approval to be obtained before joining for course [Staff Circular 76 of 1994].

**34. Honorarium for Passing Co-operation and Industrial Finance Examinations:**

Employees passing the Examination in Co-operation and Industrial Finance subject conducted by the Indian Institute of Bankers will be paid honorarium of ₹. 200/- for each subject.

**35. INDIAN INSTITUTE OF BANKERS:**

The Institute conducts a course called “Diploma in Bank Management”. The eligibility to appear for the course is a pass in both parts of CAIIB. The examination has to be completed in one sitting and minimum marks for passing 60%.

The honorarium for successful completion of such course is ₹. 1,000/

**36. HONORARIUM FOR DIPLOMA IN BUSINESS FINANCE [DBF] COURSE:**

Reimbursement for Tuition Fees, etc., and payment of Honorarium in respect of Diploma Programmes in subjects of interest to the Bank.

1. The Bank has recognised one year course conducted by the Institute of Chartered Financial Analysts of India [ICFAI], Hyderabad, leading to the Diploma in Business Finance as one of the eligible course to the staff members who pass the course, the cost of ₹.3,750/- inclusive of enrolment fee, tuition fee, examination fee is reimbursed.
2. ICFAI have revised the fee structure from 1.6.1994. The Diploma in Business Finance Course has been recognised for its merit and to encourage staff members desirous of pursuing this course, it has been decided as follows:
  - i. The Bank would reimburse the enrolment, the tuition / course and examination fees to eligible members of staff on successful completion of the course and production of receipts;
  - ii. The examination fee would be reimbursed only once i.e., for the successful attempt;
  - iii. The annual subscription / service charges and expenditure relating to attending workshops would not be reimbursed.

**37. SCHEME FOR REIMBURSEMENT OF EXAMINATION FEE AND PAYMENT OF HONORARIUM IN RESPECT OF DIPLOMA EXAMINATIONS CONDUCTED BY THE IIB:**

With a view to encourage our staff members to pursue the Diploma Courses and upgrade themselves, it has been decided to introduce the following incentives to employees who successfully complete the Diploma Exams of IIB. Reimbursement of the examination fee to the successful candidates who pass the Diploma course within the time frame. Payment of honorarium of ₹. 2,000/- to employees who complete the Diploma course as per guidelines. If completed in single attempt honorarium ₹. 3,000/-.

**38. SCHEME FOR REIMBURSEMENT OF TUITION FEES, ETC.. AND PAYMENT OF HONORARIUM IN RESPECT OF PROGRAMMES / COURSE IN MANAGEMENT SUBJECTS OF INTEREST TO THE BANK CERTIFIED INFORMATION SYSTEMS AUDITOR [CISA]:**

Keeping in view the emerging requirement of Information Systems Auditors and the need for building up a pool of officials with CISA qualification in house it has been decided to review the quantum of incentives provided to officials acquiring CISA qualification.

Accordingly officials who successfully complete CISA Examination would be eligible for the following additional incentives:

- I. Reimbursement of Annual Membership Fee.

**39. INCENTIVES FOR ACQUIRING ORACLE PROFESSIONAL QUALIFICATIONS**

The incentives will be given to those who acquire certification in

1. ORACLE certified Professional Data Base Administrator (OCPDBA) any version.
2. ORACLE certified Professional Internal Application Developer (any version). The incentives to be paid in the form of reimbursement of examination fees on actual basis upto a maximum of ₹. 30,000/-.
3. An honorarium of ₹.5,000!- will be paid.

**40. DEPOSITORS SERVICES NSDL'S CERTIFICATION PROGRAMME REIMBURSEMENT OF FEES:**

National Securities and Depositories Ltd. [NSDL] have introduced a certification programme and proposes to mandate that w.e.f. 1.1.2000, 50% of all DP units of every [Depository Participant] should have at least one qualified / certified employee. Thereafter, it will be mandatory for a DP to ensure that each of its DP units has at least one employee who has successfully cleared three certification programme.

The certification programme is titled as "NSDL Depository Operations Module" in NCFM [NSEM's Certification in Financial Markets].

Members of staff desirous of appearing for the examination would be required to seek prior approval from the DGM of the Depository Participant unit where they are posted / working. In case, the incumbency is lower than DGM, then the permission to undergo the examination would be granted by the controller of the unit. This is in line with the structure for permission to appear for the Computer Course Examination / Management Courses:

**41. HINDI TEACHING SCHEME REIMBURSEMENT OF CONVEYANCE AND OTHER EXPENSES:**

In consonance with the Government of India's guidelines, Hindi training is to be imparted to all categories of Bank staff for increased use of Hindi in their day-to-day work. Under the Hindi Teaching Scheme of the Home Ministry, three examinations viz., Prabodh, Praveen and Pragya are conducted. Besides, it is also essential / obligatory that existing English Typists / Stenographers are also trained in Hindi Typing / Stenography. To achieve the above objective, necessary arrangements are made under the Hindi Teaching Scheme of Government of India. We request you to encourage all categories of staff to avail of the above facility.

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]

**Incentive s on passing Hindi examinatinos are as follows.**

Name of the Examination	Honorarium eligible for passing the Examination as private candiate	
	< 70%	> = 70%
PRABODH	₹ 6,000	₹ 8,000
PRAVEEN	₹ 7,500	₹ 10,000
BANKING PRAGYA	₹ 9,000	₹ 12,000

# PREREQUISITE FOR RETIRING EMPLOYEE

**SITE FOR SBI PENSIONERS : <https://www.sbi.co.in/sbipension/user.htm>**

Dated : 01.11.2013

For the benefit of retiring colleague we are giving below some steps to be taken care before retirement for smooth retirement and to avoid any last minute hassle.

## **A. HRMS**

### **i) Salary**

Ensure that your fitment is not pending, if pending expedites the process. Also get it recorded in the HRMS system before submission of retirement papers as it will affect PF, Gratuity, Pension and Leave encashment amount.

Please don't close your salary account immediately after retirement as all reimbursement etc. which is payable through HRMS will be credited in the Salary Account.

### **ii) Reimbursements**

Ensure that you have claimed all the re-imbursements available through HRMS as your HRMS id will be deactivated after 60 days.

The medical reimbursement supported by bills can be paid through HRMS system only if they are applied and approved on/before 20th of the month of your retirement. Any unclaimed/unapplied pending bills have to be claimed/paid manually, thereafter.

You can claim entertainment allowance for full year if already not claimed during financial year. Circular

No. : CDO/P&HRD-PM/55/2011 - 12

You can buy brief-case before retirement, subject to approval of competent authority, If you have not availed brief-case in last three years.

### **iii) Leave**

Please peruse your leave record in HRMS and get satisfied that the data is factual and correct. If there are errors, please get it rectified well in advance as it will affect leave encashment on retirement.

Please note that retiring employee will have 12 causal leaves irrespective of date of retirement. Circular

No.: CDO/PM/16/CIR/32 Dt.06.08.2001

### **iv) AARF**

Please ensure that you have submitted self appraisal. If you are reporting or reviewing authority please ensure that you have completed the task before retirement,



**v) Others**

Please also ensure that all the requests submitted to you by staff working under your administrative control in HRMS Managerial Self Service(MSS)(if applicable) are approved by you pertaining to the relevant period prior to the cessation of your service in the Bank.

**PROVIDENT FUND & GRATUITY**

**i) Nominations**

Ensure that nominations recorded in the PF and Gratuity are correct.

**ii) Liens**

Please check liens noted on your P F Statement. If your loan accounts are closed and lien still appears or because of transfers, multiple branches have created liens for same loans, please apply for lien cancellation through HRMS and keep watch on status. If observed extra-ordinary detail than arrange to connect respective Branch/PPG Department where it is pending.

**iii) Application for PF refund**

Apply through HRMS for PF refund, you can apply three months prior to date of retirement.

Complete the set of application for Provident Fund generated through HRMS. Submit duly completed application to your controller well in advance. Circular No. : CDO/P&HRD-PM/46/2012 - 13.

**iv) Application for Gratuity refund**

Complete the set of application for Gratuity well in advance. Submit duly completed application to your controller at least three months in advance.

**B. PENSION**

**i) Pension Account & Other Accounts**

Open a joint “SBI Staff Pension Account” with zero balance at a branch from where you want to draw pension. Also ensure that your PF Index number is mapped in your CIF of all the accounts otherwise you will not get interest benefit available for staff/pensioners. Please also ensure to update the Address, Mobile Number, E-mail etc. in all the Bank Accounts.

**ii) Dependants**

Please also ensure to incorporate the name of disabled child, if any, at the time of submission of pension papers along with disability certificate issued by Civil Surgeon. As disabled children (son or daughter) are entitled for pension for life-time after demise of pensioner and family pensioner. The request for noting such cases along with disability certificate must be recorded with respective PPG Department before your retirement.

**iii) Application for Pension**

Complete the set of application for Pension and commutation option well in advance. Submit duly completed application to your controller at least three months in advance.

## **C. OTHERS**

### **i) Leave Encashment**

Submit formal request to appropriate authority for encashment of privilege leave on retirement.

### **i) LFC**

If you want to avail your LFC after your retirement, please get it approved before retirement.

You can avail LFC within two months after retirement subject to prior approval.

Please also note that you can avail one month leave encashment with LFC, if you proceed for LFC before retirement, subject to eligibility. This is in addition to eight month leave encashment on retirement.

### **ii) Furniture Details**

Please check your furniture account. If there are discrepancies, please get the records corrected and be in readiness to pay (to be deducted from terminal benefits payable to you) as per balance in furniture account, as per Rules.

#### ***CDO/P&HRD-PM/6/2010 - 11 dated, April 28,2010***

It has been decided that the depreciation of the furniture & 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 & above completed on yearly basis, for example if the age of the furniture is 4 yrs & 11 months the depreciation will be calculated apart from the completed age of 4 years for 11 months also on monthly basis.

If you have not bought curtains in last three years, you can buy curtains irrespective of your remaining service.

Eligible officers can claim through HRMS portal furniture maintenance for full financial years before last working day. (no pro-rata basis payment) ***Vide Circular No. CDO/P&HRD/PM/76 2013-14***

### **iii) Mobile Set**

All officers on superannuation at the age of 60 years will be eligible to retain the mobile handset at no extra cost provided the mobile handset has been in use with the official for atleast one year. If the mobile phone is old for less than one year and the officer wants to retain the handset with him on superannuation, he can retain the same after paying the book value of the handset. Circular No.: CDO/P&HRD-PM/82/2011 - 12

In case of voluntary retirement/resignation/dismissal etc, if the officer wants to retain the handset, he can retain the same after paying the book value of the handset.

**iv) Permission to retain leased accommodation**

If you are staying in leased accommodation or Bank's quarters, you can retain the same for a maximum period of two months.

**i) Continuity of Housing Loan (Upto the age of 75 years)**

If you want to continue Individual Housing Loan after retirement, please send application to the Branch Manager where loan account is maintained; for seeking permission for continuation of loan. If your housing loan instalment is within 60% of your pension then no deposit is required to be kept with the bank with specific lien. However if deductions are more than 60%, you will have to maintain specific fixed deposit.

**ii) SBI Life/LIC**

If you are subscribing to SBI Life Group Insurance for SBI Staff, you can apply for discontinuation of the same and you will get some refund. However there is an option to continue the insurance till you attain the age of 65 years by converting your monthly premium into annual premium on which you get a discount. You have to apply in specific format with the help of your SBI life representative. If there is deduction of LIC premium from Salary, after retirement you have to take-care of the premium.

**iii) Credit Societies**

If you are member of the Credit Society and do not have any loans, you can apply to the Society for refund of Share Capital and MRBF amount. Even if you are not having any loan from Credit Society outstanding but if you are guarantor to other colleague, please request Society to take another guarantor and get yourself free of this liability, else you may not get your funds back.

**iv) Disciplinary/Vigilance case**

If any disciplinary case or vigilance case or any contemplated case is pending against you please comply with all the formalities sought by the bank through your controllers, well in time.

**v) E-mail & Mobile Number**

Your e-mail Id of SBI domain will not be available to you after retirement. However, before retirement you can apply to EMS for e-mail id of thistle domain. Therefore, it is suggested that prior to your retirement you must have your e-mail address other than SBI-email domain and register the same with the bank branch and with other institutions/establishment where you have registered your SBI mail id. Same is the case with your official mobile number. Unless you register your new mobile number with your branch you will not be able to do internet banking transactions and will also not get SMS alerts of your transactions.

## **vi) Miscellaneous**

An officer, on retirement, will be eligible to claim travelling expenses, cost of transportation of baggage and other expenses for himself and his family as if on transfer from the last station at which he is posted to the place where he proposes to settle down on retirement. (OSR:43)

Bank provide memento on retirement to all employees as per their eligibility. Circular No. : CDO/P&HRDCM/ 91/2010 - 11.

Please also ensure that you have got Silver Jubilee Award, if eligible, which is given on completion of 25 years of service in the Bank. Circular No. : CDO/P&HRD-CM/92/2010 - 11.

Please deposit library books before retirement, issued from library maintained by staff welfare section. Also return you ID card to bank

Please also refer e-circular no. CDO/P&HRD-PM/74/2010-11 dt 17.02.2011 for check-list for retirement on superannuation and arrange to submit requisite information well in time. This is comprehensive checklist which will help you in deactivation of user ID in CBS, SBI mail, deactivation of your pay roll in HRMS, presentation of memento, etc.

## **POST RETIREMENT**

- i) Please obtain your “Pensioners ID card” from Pension Paying Branch.
- ii) The Bank has started special services for pensioners by launching a new website <https://www.sbi.co.in/sbipension/user.htm> wherein you can create yourself as user and avail services like pension slip, investment declaration.
- 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 can use your e-mail id of thistle domain made available by Bank.
- 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 in the month of November every year.
- viii) Remember to submit proofs of Investment at pension paying branch effecting calculation of Income Tax.
- ix) Remember to collect Form-16 from pension paying branch.
- x) Retain a copy of Pension Payment Order(PPO) which is sent by Circle PPG department/ Pension paying branch to you. Also remember that your PF number is PPO number.
- 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.

**FORM B**  
**DECLARATION OF DOMICILE**

Place .....

Date .....

I, the undersigned, having been appointed to the service of the State Bank of India, hereby declare ..... (place) in ..... (District) as my place of domicile.

2. The above is my place of birth.

or

The above is not my place of birth, but has been declared as my place of domicile, for the reasons given below :

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Signature .....

Name in Full .....

\*Strike out whichever is not applicable

## ASSOCIATION's TRANSIT HOUSE

- 1 **AHMEDABAD** SBIOA GUEST house, Block-401/402, Krishna Apartments, 4th Floor ,10, Rajnagar Society, Opp. Deewan Billubhai School, Narayannagar Road, Near NID, Paldi, Ahmedabad-380008, Contact:Shyam Mahavir,Mohanbhai/Laxmibhai, Ph:079-26623267
- 2 **BANGALORE** ASIBOF GUEST HOUSE AT BANGALORE:GANDHI NILAYA, NO.10, State Bank Of India Officers' Colony, Basaveswaranagar, III Stage, IV Block, Bangalore-560079. Phone-23488835. Care Taker-M. Narayanaswamy & H. Gangadhar.
- 3 **BAREILLY** (Maintained by Lucknow Circle) House No. 187, SBI Colony, Near Head Post Office, Hotel Chandra Gupta Road,Civil line, Bareilly Contact:Shri Anil Saxena, Mob. : 9412290294
- 4 **BARODA** House No.44, 4th Floor, Bombay Shopping Centre,Near GEB Circle, Allkapuri, Baroda-390005 Care Taker - Jayedrabhai Ph.- 0265-2363605 (PP),Fax :2363051
- 5 **BHOPAL** (1) HIG-501, 5th Floor, Vijay Stambh, M.P. Nagar, Zone-1, Bhopal-462011 (Phone-0755-2575383, 4237767), 095253-76481, 07552554835, FAX-0755-2551081. (2) Flat No.44, Orange, 1st Floor, Planitium Park, Near Mata Mandir, T.T. Nagar, Bhopal-462011, (Phone-0755-2774484,4206595)
- 6 **BHUBANESWAR** N.N. Das Memorial Transit House, Flat No.7/ 7 & 8 Chandrama Complex, Unit-III, Kharvel Nagar, Near Railway Station, Bhubaneswar-751001 Ph. : (0674-2536000),0674-2392286, 0674-2390785 (Fax)
- 7 **CHANDIGARH** 1- Flat No.3004, Plot No.10, Sector 49-D,SBI Officers' Ideal Co-op Housing Society Chandigarh, Care Taker-Tilak Raj, (09356228887), Contact-A.K. Dhingra, M-09815184384 2- H.no.347/1, sector 44-A, Chandigarh, Ph :0172-264550
- 8 **CHENNAI** Chennai SBIOA Transit House (Chennai Circle)163,(Old 81/82), Gengu Reddy Road, (Near Santosh Nurshing Home) Opp. Presidency Higher Secondary School for Girls, Egmore, Chhenai-600008 (044-28194197, 28191659. Contact:General Secretary,SBIOA, Chennai Circle
- 9 **CHENNAI** Chennai SBIOA Guest House (N.E. Circle)BRAHMAPUTRA, Flat No.B-2, Ist Floor, J.S. Appartments, (Near National Insurance Co.)167, Greams Lane, Chennai-600 006,.(044-28291595 Contact :General Secretary,SBIOA, Guwahat
- 10 **DELHI** Delhi Guest House (Delhi Circle) SBIOA Transit House, A-1, New Krishna Park, Near Janakpuri West, Metro Station, New Delhi-110018, (Care-taker-Ravish,)Phone-011-65090900 (Rs. 300/- per day per room) Contact: Rakesh Aggarwal, Phone: 09899977555, 011-23407976
- 11 **DELHI** AIBOC TRANSIT QUARTER AT DELHI, 7/13, (1st Floor), Old Rajinder Nagar, Near Corporation Overhead water tank. New Delhi-110060. Phone: 25720817 (Rs. 300/- per day per room) Care Taker-Rajaram Pant.
- 12 **DWARAKA** MAHESWARI BHAVAN Near agrawal Bhavan, ADITYA ROAD, DWARAKA-361335, GUJARAT 02892-235703, 09824284702-Shri Chetanbhai (Rs. 300/400 - 4 rooms, a/c & double bed with lcd) Ph. : 079-25507311, 079-25506922(fax), (Mobile)7600051710,9377162706
- 13 **GANGTOK** GANGTOK GUEST HOUSE(Bengal Circle) Hotel Trident, Jeevan Theeng Marg,Development Area, Near Daffodil School, Gangtok-737101, Sikkim, Phone-03592-229337, 09903977263 (M)
- 14 **GOA** SBIOA GUEST HOUSE-GOA(MUMBAI CIRCLE) Hotel Park Avenue, Calangute, Bardez, Goa,Care Taker- Ravi, (No. of Rooms-1)Contact:Sripad Madkaikar, M-09422442294
- 15 **GOA** AISBOF GOA BHAVAN,Park Avenue, Calangute, Bardez-Goa. Phone-0832-2227624, 2227237, ( R ) 0832-2235498, Fax-0832-2224596 Contact:Sripad Madkaikar, M-09422442294,0832-2227237 (o), 2220577(R)9422442294 (M)

- 16 GUWAHATI SBIOA TRANSIT HOUSE-GUWAHATI (N.E. CIRCLE)  
Near Hotel Shiva, ASEB Road, Ulubari, Guwahati - 781007
- 17 HARIDWAR HARIDWAR GUEST HOUSE (DELHI CIRCLE)  
Hotel Mayur, Upper Road, Opp. Mansadevi, Ropeways Gate, Haridwar-294401,  
Phone- 01334-227586, (Rs.100/200 per day per room)  
Contact: R.K. Aggarwal, M- 9899977555
- 18 HARIDWAR HARIDWAR GUEST HOUSE (BENGAL CIRCLE)  
Hotel City View(In front of Ganga Talkies), Upper Road, Haridwar, Ph. : 01334-222797
- 19 HYDERABAD HYDERABAD GUEST HOUSE (HYDERABAD CIRCLE)  
SBIOA Bhavan, D. No.3-5-1093/4, Venkateswara Colony, Narayanaguda, Opp. Blood Bank  
Lane, Hyderabad-500029, Phone: 040-24750555  
Contact: Gen. Secretary, SBIOA, Hyderabad Circle, Ph.:040-24756440/790/1212, Fax- 24756874
- 20 HYDERABAD HYDERABAD GUEST HOUSE(ABOA-Unit-SBH), Associate Banks' Officers' Guest House,  
House No.5-9-209, Chirag Ali Lane, Beside Karur Vysya Bank Bye-Lane-Alnoor Plaza,  
Abids, Hyderabad-500 001. Phone: 040-23201420
- 21 JAMMU JAMMU GUEST HOUSE (CHANDIGARH CIRCLE), H.No.57, Sector-8, Near CMC  
Hospital, Trikuta Nagar, Jammu,  
Contact : D.G.S. (J&K Module), Phone:2471140 (O), FAX-0191-2471140
- 22 KANPUR KANPUR GUEST HOUSE (Lucknow Circle), C/o Dr. J.K.Chandra OK Nigam Memorial  
Guest House, 112/276-A, Swaroop Nagar, Near Khairabad, Eye Hospital, Kanpur-208002,  
UP.0512-256846  
Contact:Shri K.K. Pandey,M-09412453474.
- 23 KOLKATA KOLKATA GUEST HOUSE (BENGAL CIRCLE), (A) P-46, Acharaya Satyen Bose Sarani,  
C.I.T. Scheme, Kankuragachi Kolkatta-700054. Phone: 033-23558209  
(B) "Sree Krishna Garden" Flat No.DF-4D & DF-5D, 4th Floor, 1/1, Raja Rajendra Lal Mitra  
Road, Veliaghata, Kolkatta-700085. (M) 09830186436.
- 24 KODAIKANAL KODAIKANAL TRANSIT HOUSE(Chennai Circle) SBIOA, Transit House, Door No.78/211-A,  
1st Floor(former Hotel Jaya), Anna Salai, (Near SBI). Kodaikanal-624101  
Phone-04542-241089,240179,243214.  
Contact:C.R.S. Madurai.Ph.-0452-2537906, Fax-2537906
- 25 KURNOOL KURNOL GUEST HOUSE(HYDERABAD CIRCLE)River View Apartments, 4th Floor, Near  
LIC Office, Kurnool-518001.Phone-08518-225390  
Contact: DGS, SBIOA, Ph.:040-27883165/3164
- 26 LUCKNOW LUCKNOW GUEST HOUSE(Lucknow Circle)SBIOA Transit House, HIG-92, Section-E,  
(near Nirvan Pathology) LUCKNOW, UP, Phone-0522-2789302.  
Contact:(M)-09839153929.
- 27 MANALI AISBOF TRANSIT HOUSE AT MANALI, C/o Hotel Classic, Nagar Road, New  
Manali-175131.Himachal Pradesh. Phone-01902-252315  
Contact:A.K. Dhingra, Mobile-09815184384.
- 28 MUSSORIE MUSSORIE GUEST HOUSE (DELHI CIRCLE), Hotel Sunrise, Library Road,  
Mussorie-248179, Phone: 0135-2631180, 2631996(Rs.250/- per day per room)  
Contact:R.K. Aggarwal, Mobile-9899977555
- 29 MOUNT ABU MOUNT ABU GUEST HOUSE(Ahmedabad Circle),Hotel Kabras-Inn, Sunset Road, Opp.  
Savera Hotel, Mount Abu-367501 (Rajsthan).Phone-02974-238095
- 30 MUMBAI AISBOF GUEST HOUSE AT MUMBAI:(i) AISBOF BHAVAN, Shivaji Nagar Housing  
Society, Bldg. No.3, Plot No.6, Bhau Daji Road Extn. Opp. Sion Medical College,

- Mumbai-400022,. Phone-022-24035226. Care Taker-Rajesh.  
(ii) V.I.P. Guest House, 701,7th floor, A wing, Royal Apartments, Bahudaji Road, Sion, Mumbai-400022.Contact:Jt. General Secretary, AISBOF, MUMBAI.
- 31 PANCHGANI (MAHABALESHWAR)** PANCHAGANI GUEST HOUSE (MUMBAI CIRCLE), (MAHABALESHWAR) JaiBhavani Co-op. Housing Society, Plot No.6, Behind Sai Palace Hotel, Mahabaleshwara Road, Panchgani-412805.(Satara Dist). Maharashtra. Caretaker: M.L. Golbole. Ph.:02168241936
- 32 PATIALA** PATIALA GUEST HOUSE (ABOA- Unit-SBP) ABOA BHAWAN, 590, S.S.T. Nagar, Rajpura Road,Patiala. Phone:0175-2371563.
- 33 PATNA** PATNA GUEST HOUSE (Patna Circle), SBIOA Guest House, (Co-Op Guest House), M-2/35, S.K. Puri, Opp. Krishna Apts. Boring Road, Patna-800001. Ph.- 0612-2540607, 2677273
- 34 PUNE** PUNE GUEST HOUSE (MUMBAI CIRCLE)Flat No.406, Gulmohar Building, SBI Zonal Office Complex, 2420, East Street,Pune-411001. Caretaker- Laxman Kumble, Ph.-9822262190 Contact:A.D. Kothesar, Phone:020-26361282, FAX-26333404
- 35 PORT-BLAIR** PORT-BLAIR GUEST HOUSE (BENGAL CIRCLE),Jai Mathi In Blair (Near SBI Port Blair Branch), 48, Sasthiri Road, Abendeen Bazar, Port Blair-744101. Phone-03192-236124.
- 36 RAIPUR** C/o SBI, Ramsagar Para Branch, Raipur (09993598238)p-21, Awanti Vihar, Tellibanda Railway Crossings, Sector-2, GE Road, Raipur,Chhatisgarh 0771-4039495
- 37 RANCHI** Flat No. 1A, Yuvraj Complex, Deputy Para, Ranchi-834001 Care taker-Debu, M - 09771366997
- 38 SILIGURI** SBIOA transit Cottage, 112, MN Sarkar Road, 2nd Floor, Mahananda Para, Siliguri-734401, M - 0353-2432313
- 39 SHIMLA** SHIMLA GUEST HOUSE (CHANDIGARH CIRCLE) Flat No.5, Block No.29, Phase III, SDA Colony, Below Bishop Cotton School, New Shimla (H.P). Phone-0177-2673045 Contact: A.K. Dhingra, Phone-09815184384.
- 40 TIRUPATI** TIRUPATI GUEST HOUSE (HYDERABAD CIRCLE) (a) SBIOA Guest House, Flat No.30, Padmavathi Apartments, Kakateya Nagar, Near SBI Holiday Home, Behind Urvasi Hotel,Tiruchanur Road,Tirupati-517501.Ph.: 0877-2252014. Contact: DGS, SBIOA, Phone: 0877-2225230, FAX-No.(0877)2222792  
(b) TIRUPATI GUEST HOUSE (ABOA -UNIT - SBH), ABOA Guest House, 3rd Floor, Seshadri Sikhara Apartments,9, Rayala Cheruvu Road, Gopalaraju Colony, Near Palani Theatre, Tirupati-517501. Phone-0877-2246561, 2248562.
- 41 UDHAGAMANDALAM (OOTY)** UDHAGAMANDALAM GUEST HOUSE, (CHENNAI CIRCLE) SBIOA Tranist House, 133, Hadfield Road, OOTy-Mysore Highway, Near Hillibunk/Ooty Club, Udhagamandalam-643001. Phone- 0423-2449001 Contact: Gen. Secy, Ph.:044-25228773,25227170,FAX-25261013
- 42 VARANASI** VARANASI GUEST HOUSE (LUCKNOW CIRCLE) SBIOA Guest House, 19/132-15, Varuna Apartment Colony,Zozia Bazar, Near UP Motors, Varuna Bridge,Varanasi Contact: B.B. Singh,Ph-0452-2500174/2500811(O), Fax-045-2506136, Mobile-9415204244,9450537478
- 43 VISAKHAPATNAM** VISAKHAPATNAM GUEST HOUSE (HYDERABAD CIRCLE) SBIOAGuest House, No.28-11-11, 1st Floor,Prem Plaza, Surya Bagh Street, Beside Raghavendra Lodge, Jagadamba Centre,Visakhapatnam-530020. Phone-0891-2573510. Care taker-Sunil Contact: D.G.S.,SBIOA,Ph.-0891-2746618 , Fax 0891-2746638
- 44 VRINDAVAN** VRINDVAN TRANSIT HOUSE (DELHI CIRCLE) Flat No.502, Ground Floor, Keshav Kunj Apartments, Opposite ISKON Temple Road, Vrindavan.Phone-011-23407976 (Rs.200/- per day per room) Contact : Shri R.K. Aggarwal, Phone-011-174300, M-09899977555