

Special Issue on Officers' Service Conditions



SBI OFFICERS' ASSOCIATION, ODISHA

(BHUBANESWAR CIRCLE)

(Affiliated to All India State Bank Officers' Federation)

C/o State Bank of India, Local Head Office

Pt. Jawaharlal Nehru Marg, Bhubaneswar - 751 001

LIST OF HOLIDAYS -2018

DATE	DAY	HOLIDAY
22.01.2018	Monday	Basanta Panchami
26.01.2018	Friday	Republic Day
14.02.2018	Wednesday	Shivratri
02.03.2018	Friday	Holi
30.03.2018	Friday	Good Friday
15.06.2018	Friday	Raja Sankranti
16.06.2018	Saturday	Id ul Fitr
15.08.2018	Wednesday	Independence day
13.09.2018	Thursday	Ganesh Puja
14.09.2018	Friday	Nuakhai
21.09.2018	Friday	Moharram
02.10.2018	Tuesday	Gandhi Jayanti
17.10.2018	Wednesday	Maha Astami
19.10.2018	Friday	Vijaya Dasami
07.11.2018	Wednesday	Diwali
25.12.2018	Tuesday	Christmas

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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.

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

(i) Effect and Interpretation of Punishments under SBIO SR in Disciplinary Proceedings.

(ii) Sealed Cover Procedure

(iii) Appeal & Review

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

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

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

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

HR CODE OF CONDUCT: SOCIAL MEDIA USAGE POLICY

Circular No.: CDO/P&HRD-PM/91/2017 - 18 Date: 03 Feb 2018

The Policy prohibits publishing any official information/ circulars/ memorandum/ documents etc. which are of the record of the State Bank, without prior approval.

2. It has been observed recently that Banks sensitive information, instructions, circulars meant for internal circulations only, are being shared/ posted/ circulated through social media. In this connection, we once again reiterate that employees should desist from any violation of the policy. Violations from the set policy shall be dealt with appropriately and the erring employee of the Bank will invite disciplinary action under the relevant Service/ Conduct Rules.

STATE BANK OF INDIA OFFICERS' TERMS AND CONDITIONS OF SERVICE

SALARY AND ALLOWANCES ETC W.E.F. 1. 11. 2012

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 (w.e.f. 1.11.2012)

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

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

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

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

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

AUTOMATIC MOVEMENT:

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

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

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

STAGNATION INCREMENTS

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.

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.

DEPUTATION ALLOWANCE (w.e.f. 01.06.2015)**REIMBURSEMENT OF OUT OF POCKET EXPENSES****(CDO/P&HRD/PM/62/2016-17, dt. 6.9.16)**

Officers, who are posted at Airport Offices, Service Branches, MICR branches and SWIFT Centre and are required to work before 8 a.m. or after 8 p.m. are reimbursed out of pocket expenses @ ₹ 300/- per day for the days they work before 8 a.m. or after 8 p.m. Further, officers at branches having extended business hours i.e. branches which remain open for business before 8.00 a.m. or after 8.00 p.m. are also reimbursed out of pocket expenses for the days they work before 8.00 a.m. or after 8.00 p.m.

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

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

Period of detention (To be reckoned as before and after office hours)	Charges reimbursable towards tea /snacks / breakfast (Rs. per day)	
	Normal Working days	Sundays / Holidays
Upto 3 Hours	₹250/-	₹500/-
More than 3 hours, but upto 6 hours	₹500/-	₹1000/-
More than 6 hours	₹750/-	₹1500/-

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

DISCOMFORT ALLOWANCE [Rule 23(xi)]: (w.e.f. 1.11.2016)

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 ₹ 4000/- per month.

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:

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

The different stages of the pay ranges indicated above are as per the Salary / Wage Revision made effective from 1.11.1987 and the SCA shall remain at the existing rates with

reference to these Pay Scales only and will not undergo any change on the revision in Pay Scales.

CLOSING ALLOWANCE [Rule 23 (vii)]

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

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

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

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

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

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

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

FOOT ALLOWANCE:

1.20 per km. for journey undertaken on foot to the places which are not connected by 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.

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

ACQUISITION of BHARTIYA MAHILA BANK BY SBI: FITMENT OF OFFICERS

Circular No.: CDO/P&HRD-CDS/85/2017 - 18, Date: Thu 11 Jan 2018

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.

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

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

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

It has been decided by the competent authority that the entitlement of an officer, on repatriation to parent Circle, will not be reduced to his normal entitlement, as per scale but he will not be able to purchase new items above his normal entitlement. However, if lifecycle

of any exiting item expires, he would be able to replace within the additional 20% entitlement. The stipulations are as under:

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

SUB ENTITLEMENT FOR PURCHASE OF CURTAINS: (in Rs)

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

SUB ENTITLEMENT FOR PURCHASE OF MATTRESSES:

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

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

- iii. An Officer has to utilise 50% of overall entitlement on furniture items. Mattresses, Curtains, Inverter Battery shall be within the 50% of electronic items.
- iv. On promotion, an officer may become eligible for higher ceiling for purchase of furniture / fixtures. In such an eventuality, he may purchase the additional items of furniture within the ceiling prescribed for his new grade and claim that additional amount from the Bank
- v. After purchasing the furniture / fixtures from reputed dealer, the officers will have to use the same for 10 years. Thereafter, the ownership of the furniture/fixtures will be transferred to the officers. They would be eligible for availing of the facility for second time, subject to the condition that this facility would be given a maximum of three times in entire service career.
- vi. An officer joining Bank's service, and on his eligibility for supply of furniture, will give an application for purchase of furniture and fixture. The officer will then be paid the amount as per his entitlement by debit to Suspense A/c. Thereafter, within a fortnight, the officer will give a certificate to the Bank on a standard format, enclosing therewith the cash memo(s) / receipted challan(s) indicating the purchase and delivery of the those items. On receipt of this certificate, the advance given to him earlier will be adjusted by debit to Bank's Fixed Assets Account.

If the officer does not buy the furniture / fixtures within a month from the date of advance taken by him for this purpose, it will be deemed that he has misutilised the fund and the amount will be recovered from his salary in 10 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, PM-79/2012-13, dt. 23.02.2013

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

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

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

I. Disposal of furniture/fixed assets: The officer in pursuance of his / her appointment in higher grade will have the following options:

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

Or

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

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

TAXES :

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

INSURANCE:

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

COMMON LIST OF ITEMS :

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

REIMBURSEMENT FOR PURCHASES MADE FORM OWN RESOURCES:

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

and eligibility etc. are in order, such reimbursement may be permitted on a case to case basis.

IBTO/IBO:

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

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

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

RECOVERY OF FURNITURE RENT:

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**

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

ADDITIONAL ITEMS FOR OFFICERS IN SCALE V

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

Item of fixture : Ceiling fan (4), Tube light (6), Chandelier (1), 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.

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

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

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

LEASED ACCOMMODATION

RENTAL CEILING OF RESIDENTIAL ACCOMMODATIONS

Inclusive of car parking and maintenance charges

CDO/P&HRD-PM/20/2012-13 dated 03.07.2012 w.e.f. 1.7.2012

<u>Category</u>	<u>Centres</u>				
	<u>Grade</u>	<u>Major A *</u>	<u>A</u>	<u>B</u>	<u>C</u>
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.

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

<u>Grade</u>	<u>Mumbai</u>	<u>Delhi</u>	<u>Mumbai</u>	<u>Delhi</u>
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

Reviewed **CirDO/HR/IR/02 of 2016-17 dtd. 12.5.16** and 100 centres have been declared as difficult centres.,

BERHAMPORE MODULE.

REGION - I	REGION - II	REGION - III	REGION - IV		
Kumbhariput	Bajrakot	Baghiapara	Janapanka	Pujariguda	Musanala
Kalimela		Gadapur	Katringia	Urladani	Bengalon
(chitrakonda)		Gochhapara	Simanbadi	ThuamulRampur	
Balda		Linepada.		Harbhanga	
Narayanpatna		REGION - V		REGION - VI	
MV-79		Agulo	Dehepaguda	Barida	
Machhkund		Sunger	Hanumantpur	Beruanbadi	
Bejangiwada		Sibapadar		Chhamunda	

BHUBANESWAR ZONE - I**REGION - II**

Karadibandha

REGION - V

Chasakhand Mandasahi
Japkud Bhitaraandhari
Gopinathpur Machhagaon
Nuagaon Nemala
Sithalo Uttarkula

BHUBANESWAR ZONE - I**REGION - II**

Akula - Bhimkhand

Chimla

Kanloi

Guali

Essel Mining, Jurudi

REGION - III

Fatepur Durgadevi

Antara Srirampur

Bishnupur Sarsada

Sendhatira

REGION - IV

Angalo Babar

Gupti Manpur

Palasudha Tikhiri

REGION - V

Pratappur Pasuda

Kandagaonhat

Satkosia Bhuasuni

Mukulisi Kuldiha

Champajhar

SAMBALPUR MODULE**REGION - I**

Hatibari

Arada

Samasingha

Kirmira

Panchora

Sorada

Talsara

REGION - II

Lapanga

Babunikitmal

Gochara

Khajurikhaman

Kisinda

REGION - III

Tikayatpalli

Jarda

Gurundia

Bimlagarh

Ulsurai

REGION - IV

Karlakote

Chandatora

Gudbhela

REGION - V

Amthi

Agalpur

Gajbandh

Jamseth

Lakhmara

Mursundi

Resham

Ruchida

Singhijuba

Talpali

Katapali

Kumbhari

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 conditios 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, insuringbaggage) 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 ofward (s) will not be payable.
- If the location of second branch training is the hometown of the official where he/she has own or parental house, no such facility of change of leased house under above terms will be available.
- If the location of second branch training of the official is same district as of first branch training, no such facility of change of leased house will be available.
- POs/TOs shall not be allowed to avail change of leased house facility in other centre except for their place of second branch training.
- The above stipulations will be applicable to these officials (POs/TOs) up to the completion of their training period and subsequently existing rules applicable for confirmed officers in respect of leased house facility shall be applicable to them.

DELEGATION OF ADMINISTRATIVE AND FINANCIAL POWERS LEASE HOUSE:

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

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

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

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

ON TRANSFERS

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

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

IN OTHER CASES

Pay Ranges

Where the Officer has family

Where the officer has no family

Rs. 23700/- to Rs.31705

3000 Kgs

1500 Kgs

Rs. 31705 & above

Full wagon

2500 Kgs.

TRANSPORTATION CHARGES:

I. Other than Hilly terrain

- a) The officers transferred to shorter distance in places other than hilly terrain may be reimbursed @ Rs. 4.10 per km per 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 x 300 x 12 = 14,460

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

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

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

Bhubaneswar - NIL

Sambalpur - Barsuan to Lahunipada - 28 Kms.

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

Revised rates from 1.7.2015:-Rate @ Rs. per km per ton

Revised rates	Hill terrain	Other than hilly terrain	
		Up to 600 km	beyond 600 km (Incremental)
On or after 1.7.2015	Rs.6.70	Rs.4.50	Rs.2.25

LOADING AND UNLOADING CHARGES:

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

	Metro	Urban	Semi Urban	Rural
Top Executive	15000	12000	10000	8000
Senior Management	10000	8000	6000	4000
Middle and junior Management	7000	6000	5000	3000

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

Car/Vehicle Transportation charges:

Where the officer owns a car, he/she is eligible to claim the cost of transport of the same at goods train rate and if the vehicle is transported by lorry, the actual lorry charges up to 40%/35%/30% of his/her entitlement for shifting of household goods by road, as mentioned below, subject to production of money receipt:

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

than 1000 kms: 30%

Transport Charges at the time of Retirement:

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

II. Increase in 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.

ONE TIME LUMP SUM EXPENSES TOWARDS ADMISSION FEE ON TRANSFER

The officer on transfer from one centre to another centre may be reimbursed on time lumpsum expenses towards admission fee for their ward(s) (maximum two)
JMGS - I to III - ₹ 10,000/- SMGS IV & V - ₹ 15,000/-

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
 - c) 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**)

JOINING TIME ON TRANSFER -

1. An officer is eligible for joining time on one occasion and not exceeding 7 days, exclusive of the number of days spent on travel, to enable him:
 - a) to join a new post to which he is appointed while on duty in his old post, or
 - b) to join a new post on return from leave.

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

2. During the joining time, an officer shall be eligible to draw the emoluments at the place of the old or new posting, whichever are less.OSR: 49(2)
3. In calculating the joining time admissible to an officer, the day on which he is relieved from his old post shall be excluded, but public holidays following the day of his relief shall not be included in computing the joining time. Provided that if joining time is granted in continuation of leave, the last day of leave shall be the day preceding the day on which joining time commences.OSR: 49(3)

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

Clarifications:

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

JOINING TIME : EXTENSION

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

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

LODGING CHARGES

Grade / Scale	Eligibility 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

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

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

GUIDELINES FOR CLAIMS
(PER 52/91) & SBIOSR 41(3)

	<u>PARTICULARS</u>	<u>LODGING</u>	<u>AMOUNT ELIGIBLE BOARDING</u>	<u>H.A/OUT-OF- POCKET EXPENSES</u>
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 ₹ 10% per day for halt outside headquarters on inspection duty is payable to all inspecting officials;

JOURNEY PERIOD

CDO/PM/16 / Cir - 14 dated 08.05.2002

Irrespective of the mode of transport an officer should be permitted to avail of only the actual journey period and he should attend office on the same day in case he reaches at station in the morning / forenoon or say upto 2.00 P.M.

CONVEYANCE CHARGES

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

FOR THE JOURNEYS COMPLETED ON THE SAME DAY

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

An officer who is deputed locally for more than 4 hours (including journey period) for visiting a place which is more than 15 kms away from office and 5 kms away from residence if he proceeds from office, or 15 kms away from residence and 5 kms away from office if he proceeds from residence, is eligible for reimbursement of out-of-pocket expenses

incurred by him for journeys completed on the same day subject to a ceiling of half the halting allowance payable to him or ₹ 650 per day whichever is lower.

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

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

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

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

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

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

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/-
WHO OWN TWO WHEELER							
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 RULES

KINDS OF LEAVE

OSR:31(1)

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

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 :

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

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

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

May be sanctioned, when other leaves are not available, for absence on account of 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.

ISSUES/ EXISTING INSTRUCTIONS CLARIFICATIONS:

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

1. Maternity Leave during Probation Period for Probationary Officers/ Trainee Officers
Probationary Officers/ Trainee Officers are entitled to maternity leave during the probation period. However, in the event of sanctioning maternity leave, as the training schedule will be affected and the POs/ TOs will not be able to complete successfully the institutional training as well as on the job training in the Bank, probation period of the officer may be extended by the competent authority for the period of maternity leave, as per the extant provisions vide Rule. 16(2) of SBIOSR. Such extension of probation period will be for completion of institutional training as well as on the job training in the Bank and it will have no effect on the period for counting eligible service for seniority/ next promotion. Due to extension of probation period and availing of maternity leave, it may not be possible for the officer to appear in the common confirmation test. In that event, the officer may be considered separately for the common confirmation test. The officer will be confirmed only after successful completion of extended probation period and on clearing the confirmation test as stipulated by the Bank. In the event of officer being successful, confirmation may be considered on par with the respective batch of the officer.
- b. However, any extraordinary leave/ absence in combination with the Maternity Leave shall not be covered by the above rules and will be dealt with as per leave rules contained in SBIOSR

PATERNITY LEAVE :-

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

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

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

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

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

SPECIAL SICK LEAVE :-

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

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

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

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

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

STAFF: MISCELLANEOUS, BEREAVEMENT LEAVE

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

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

3. The salient features of the "Bereavement Leave" would be as under:

- I. The "Bereavement Leave" will be extended on the demise of a family member of the employee. For the purpose of the Bereavement Leave, the expression 'family' of an employee shall be limited to following members, irrespective of being dependent or not:
 - i. Spouse of the employee
 - ii. Children of the employee
 - iii. Parents of the employee and
 - iv. Parents-in-law of the employee

- II. This leave is proposed to be for a maximum period of 'Seven Days' at each instance. Intervening holidays will form part of the Bereavement Leave.
- III. The entire period of Bereavement Leave will have to be completed 'at a Single Instance' 'within a maximum period of Fifteen Days' from the date of demise of family member.
- IV. The leave, if not taken within the stipulated period, will lapse. There will not be any provision for carry over or extension of leave beyond the period stipulated above.
- V. It will be available to all categories of Permanent Employees/ Officers/ Permanent Part Time Medical Officers. Employees on contract basis will also be covered.
- VI. Competent Authority to sanction Bereavement Leave will be same as that of granting Privilege Leave

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.

It will be the responsibility of the controller to ensure compliance., Circular No. : CDO /P &HRD-PM/76/2017 - 18 Date: Thu 28 Dec 2017 and Circular No.: CDO/P^HRD-PM /67 / 2017 - 18 Date: Thu 7 Dec 2017 may also be referred in this connection.

SABBATICAL LEAVE TO LADY OFFICERS:

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

- i) Women employees shall be eligible for sabbatical leave up to 2 years during their entire career for reasons such as medical ground, care of family members or children, higher studies, visit to spouse.

- ii) The employee applying for leave should have put in a minimum of 5 years of service. Sabbatical leave before completion of 5 years of service may be sanctioned only in exceptional circumstances by the competent authority.
- iii) The sabbatical leave shall be taken for at least 3 months at a time and the leave shall not be taken more than once in a year.
- iv) The sabbatical leave shall be without pay, salary, allowances, perquisites and any other consequential monetary and non-monetary benefits. No increment shall be earned during the sabbatical leave and the employee will rejoin at the same stage of pay as was existing at the time of her availing the sabbatical leave. The period of leave will not be counted for the service eligibility. Accordingly, it will be on loss of seniority and will not be counted for pension, promotion and other benefits. Her place of posting may also change at the time of rejoining.
- v) The women employees on sabbatical leave may be considered for promotion, provided they fulfill the eligibility criteria for the next promotion.
- vi) The woman employee shall not take up any employment/vocation/business/profession elsewhere during the period of sabbatical leave.
- vii) The Bank shall have the right to cancel the sabbatical leave granted to a woman employee without assigning any reason and the said employee will have to rejoin the Bank immediately once the leave is cancelled.

SABBATICAL LEAVE : CLARIFICATION

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

Please refer to our following circulars:

- i) Circular No. CDO/P&HRD-PM/54/2013-14 dated 09.12.2013 - advising the provisions for sanction of sabbatical leave to women employees of the Bank.
- ii) Circular No. CDO/P&HRD-PM/77/2013-14 dated 03.03.2014 - advising the provisions for sanction of sabbatical leave to single men employees (with children and/or aged parents).
- iii) Circular No. CDO/P&HRD-PM/88/2014-15 dated 16.03.2015 - introducing facility for continuation of Bank's Quarters/Leased accommodation and medical reimbursement during sabbatical leave period.
- iv) Circular No. CDO/P&HRD-PM/31/2015-16 dated 10.07. 2015 - extending the provisions for sanction of sabbatical leave to the differently abled employees and those having differently abled dependents.
- v) Circular No. CDO/P&HRD-PM/72/2015-16 dated 03.12. 2015 - Clarification

2. In this connection, we are receiving more queries/ issues for clarification.

The relative issues and clarification thereon are as under:

SL. ISSUES RAISED CLARIFICATION

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

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

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

There is no restriction on acceptance of employee request for cancellation of sabbatical leave sanctioned by the Bank even before expiry of the sanctioned leave duration/ minimum period of three months.

- b. Sabbatical Leave once sanctioned, though can be cancelled, cannot be allowed to be converted into any other kind of leave, thereby requiring restoration of financial, seniority and promotional benefits.

COMPENSATORY LEAVE :

[STAFF 9 OF 9.8.200 1]

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

RECALL FROM DUTY: (SBIOSR 39)

An Officer on leave may be recalled to duty by the Competent Authority whenever the Bank deems fit to do so, but if the officer is at that time out of station, he / she will be eligible to be paid to the actual expenses incurred by him / her and for the members of his / her family, for coming back to the station, and if the officer and the members of his / her family go back to the same station from which he / she was called, for the return journey also.

SPECIAL LEAVE TO SPORTS PERSON

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

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

SPECIAL LEAVE FOR PARTICIPATION IN PRIZE GIVING & AWARD FUNCTION

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

LEAVE TRAVEL / HOME TRAVEL CONCESSION

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

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

- a) During each block of 4 years, an officer shall be eligible for leave travel concession for travel to his/her place of domicile once in each block of two years. Alternatively, he/she may travel in one block of two years to his place of domicile and in another block of two years to any place in India by the shortest route.
- b) Alternatively, an Officer, by exercising an option anytime during a 4 year block or two year block as the case may be, surrender and encash his/her LTC (other than travel to place of domicile) upon which **he/she shall be entitled to receive an amount equivalent to the eligible fare for the class of travel by train to which he/she is entitled** upto a distance of 4500 kms (one way) for officers in JMG Scale -I and MMG Scale II & III and 5500 kms (one way) for officers in SMG Scale - IV and above. (For children 5 to 12 years half of the adult fare will be payable.
- c) An officer opting to encash his/her LTC shall prefer the claim for himself/herself and his/her family members only once during the block/term in which such encashment is availed of. The facility of encashment of Privilege Leave, while availing of Leave Fare Concession is also available while encashing the facility of LTC.
- d) The mode and class by which an officer may avail of Leave Travel Concession shall be the same as the officer is normally entitled to travel on transfer and other terms and condition subject to which the Leave Travel Concession may 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. The extended LTC/HTC has to be availed first and then usual LTC/HTC due during current block can be availed of.

CALCULATION OF BLOCK

Cir : PER 28 of 31.08.1996

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

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

LEAVE ENCASHMENT

SBI OSR 44(6)

While availing LTC/HTC, an officer can surrender and encash his Privilege Leave up to a maximum one month. All the emoluments including notional H.R.A. (when he is in leased quarter) payable during the month for which the availment of the leave travel commences shall be admissible. One month can be surrendered at a time or alternatively, the officer may whilst travelling in one block of two years to his home town and in other block to any place in India, encash privileged leave with a maximum of 15 days in each block or 30 days in one block. **(For calculation of**

encashment 4500 KM. one way in A/c II tire fair, the amount to be reckoned for Income Tax purpose)

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

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

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

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

ADVANCE FOR LTC -

(PER / 88 / 1980 OF 23.7.80)

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

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

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

GENERAL

- I. Wherever direct booking by train is not available by shortest route the fares for booking any other convenient route could be reimbursable even though bit costly (PER 141/1983)
- II. Journey by officers and his family members may be performed separately both ways. Such separate journey must be completed within a span of 3 months falling which the unavailed part will stand lapsed (PER/217/1983)

- III. In case of both the spouse working in different Bank/SBI for purpose of HTC/LTC the guidelines contained in PER 113 of 1983 be referred to.
- IV. Salary falling due during the leave period while availing LTC may be paid in advance before the officer proceeds on LTC (PER/39 of 1981)

AIR TRAVEL CONCESSIONARY BILLING

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

Indian Airlines : **B 028** Jet Airlines : **SBI**

LTC. / HTC TRAVEL BY STEAMER

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

Entitlement by Steamer - Delux Cabin

TRAVEL THROUGH A FOREIGN LAND

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

AVAILMENT OF LTC WHERE FAMILY IS NOT RESIDING WITH THE OFFICER

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

RECALL FROM LEAVE TAKEN FOR AVAILMENT OF LTC

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

TRAVEL BY HELICOPTER SERVICE

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

REIMBURSEMENT CHARGES ON ACCOUNT OF CHILDREN
STUDENT CONCESSION FACILITIES

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

REIMBURSEMENT IN CASES OF CHILDREN BELOW 5 YEARS

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

WHERE BOTH WIFE AND HUSBAND ARE EMPLOYEES OF THE BANK

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

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

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

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

II. Leave encashment with leave travel concession, in case where extension in LTC/ HTC beyond retirement has been granted by the competent authority:

- a. Facility of Leave encashment with leave travel concession, in case where extension in LTC/ HTC beyond retirement has been granted by the competent authority, may be extended to the officers as per extant norms, only where they proceed on the LTC/ HTC within a maximum period of one month after retirement.
- b. **If an officer fails to proceed on LTC/ HTC within the said stipulated period of one month from date of retirement, the amount of leave encashment along with consequential tax liability, if any, will be recovered from the officer.**
- c. Above leave encashment will have no bearing and will not affect Rule 38 (i) of SBIOSR 1992, where an officer when retires from the Bank's service, shall be eligible to be paid a sum equivalent to the emoluments of any period, not exceeding 240 days of privilege leave that he had accumulated, and the same will remain separate in nature i.e. on Retirement and on LTC/ HTC.

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

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

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

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

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

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

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

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

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

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

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.

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 ₹ 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)**

STAFF: BANK'S MEDICAL REIMBURSEMENT SCHEME WAIVER OF SCRUTINY OF MEDICAL BILLS UPTO Rs 2,000/-

(Circular No.: CDO/P&HRD-IR/83/2017 - 18 Date: Mon 8 Jan 2018)

The Competent Authority has since decided that the medical bills up to Rs. 2000/- may be paid by the sanctioning authority without any scrutiny by the Bank Medical Officer / Contract Doctor. In case of any doubt on admissibility of expenses incurred, clarification may be sought from them, strictly on a need basis. Further, at least 1% of the sanctioned medical bills up to Rs. 2000/- at each branch / office post-payment shall be subjected to

scrutiny by the Bank Medical Officer / Contract Doctor on random basis. The 'Standard Operating Procedure' (SOP) for scrutiny of 1% of medical bills post-payment shall be as under:

- i) All medical bills up to Rs. 2000/- shall be sanctioned without any scrutiny by the Bank Medical Officer/Contract Doctor.
- ii) In case of any doubt on admissibility of expenses incurred by the employee, clarification may be sought from the Bank Medical Officer/Contract Doctor, strictly on a need basis.
- iii) At least 1% of the sanctioned medical bills up to Rs. 2000/- at each branch/office shall be scrutinized by the Bank Medical Officer/Contract Doctor at periodic intervals, depending upon the volume of bills. The periodicity should not extend beyond once in a quarter.
- iv) The bills for scrutiny shall be selected on a random basis.
- v) The selected bills shall be forwarded by branches/offices to Bank Medical Officer / Contract Doctor for scrutiny.

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

The revised guidelines shall come into effect from 06/01/2018.

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

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

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

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

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

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

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

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

APPROVED HOSPITALS UNDER POST TREATMENT PAYMENT FACILITY

Sl No.	Name & address of the Hospital	Facilities Available for Treatment of
1	APOLLO HOSPITALS ,Sainik School Road, Unit-15, Bhubaneswar-751005 Ph.0674-6661016/1066, FAX-6660408 Contact Person :SanjibitaPati, MOB-8599000253	Supervising Staff, Members of REMBS
2	KALINGA HOSPITALS ,Chandrasekharpur, Bhubaneswar-751022 Ph.0674-2300570, FAX-2300711/237	Supervising Staff, Members of REMBS
3	ADITYA CARE HOSPITAL ,Chandrasekharpur, Bhubaneswar-751022 Ph.0674-3053200, FAX-3053222	Supervising Staff, Members of REMBS
4	CARE HOSPITALS ,Plot No.324, Unit No.42, Prachi Enclave, Chandrasekharpur, Bhubaneswar-751016 ,Ph.0674-3021999/292, Contact Person Nikunja Kishore Das MOB-993725611	Supervising Staff, Members of REMBS
5	VIVEKANANDA HOSPITALS ,Fire Station Square, Baramunda, Bhubaneswar-751003 ,Ph.0674-2561402/403, FAX-2565891	Supervising Staff, Members of REMBS
6	KIDS MULTISPECIALITY HOSPITAL ,Plot No.1120, Dumduma, Bhubaneswar-751019 ,Ph.0674-24171300/301, FAX-2471299	Supervising Staff, Members of REMBS
7	GOOD LUCK HOSPITAL PVT. LTD. Kathagola Road, Mangalabag, Cuttack-753001 ,Ph.0671-2306555, FAX-2306544	Supervising Staff, Members of REMBS
8	DR.AGARWA'LS EYE HOSPITAL ,BBC Tower, Link Road Square, Cuttack-753010 ,Ph.0671-2342288/3288, FAX-2342288	Supervising Staff
9	L V PRASAD EYE INSTITUTE ,Patia, Bhubaneswar-751024 Ph.0674-3987105, FAX-3987130	Members of REMBS
10	KALINGA INSTITUTE OF MEDICAL SCIENCE HOSPITAL(KIIMS) Kushabhadra Campus(KIIT Campus-5), Patia ,Bhubaneswar-751024 ,Ph.0674-2725472/092	Supervising Staff, Members of REMBS
11	SPARSH HOSPITAL & CRITICAL CARE ,A/407, Sahid Nagar, Bhubaneswar-751007 ,Ph.0674-2540183/188/189, Fax-0674-2546860	Supervising Staff, Members of REMBS
12	AMRI HOSPITAL ,Plot No.1, Besides Satya Sai Enclave, Khandagiri, Bhubaneswar-751030, Ph.0674-6666600, Fax-0674-6666789	Supervising Staff, Members of REMBS
13	WEST END HOSPITAL ,Plot No.C/1120, Sector-6, CDA, Cuttack-753014, Ph.0671-2360703, Fax-0671-2361708	Supervising Staff, Members of REMBS
14	SHANTI MEMORIAL HOSPITAL ,Pattnaik Colony, ThoriaSahi, Cuttack-753001 , Ph.0671-2415250, Fax-0671-2414550	Supervising Staff, Members of REMBS
15	SHREE HOSPITAL ,Lewis Road, Bhubaneswar-751014 ,Ph.0674-2431126, Fax-0674-243116	Supervising Staff, Members of REMBS
16	HEMALATA HOSPITALS LIMITED ,Nalco Square, Bhubaneswar-751023, Ph.0674-2302333, Fax-0674-2301423	Supervising Staff, Members of REMBS

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

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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	3 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), CDO/P^HRD-PPFG/23/2017 - 18, Date : Friday 16th June 2017.

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

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

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

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

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

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. (Outside scheme : 1 month)

9. Travelling Expenses on Retirement : On retirement, an officer is eligible to claim travelling allowance, baggage and other expenses for himself / herself and his / her family as on transfer from the last station at which he / she is posted to the place where he / she proposes to settle down on retirement.

10. Furniture : If the date of purchase of furniture is more than five years- Ownership will be transferred without any recovery. If it is less than 5 year old - depreciated value based on the actual age of furniture / fixture will be recovered.

11. Mobile Handset: To be retained without any cost

12. Laptop & I-Pad : Can be retained without any cost.

13. Ownership of Car applicable to: TEGSS-I & above.

Ownership Options: Existing vehicle in use by paying the depreciated value or Bank's owned vehicle from the car pool after paying the depreciated value or New car under buy back arrangement of car in use and paying the difference amount i.e.(depreciated value - buy back amount) / (Price of the Car - buy back value) as the case maybe.

The price of car to be purchased shall be original cost without cost of registration, tax etc. Calculation of Depreciated Value of Car :

Age of the Car

Upto 1 year : 80% of Original Cost

> 1 year - upto 2 years : 60% of Original Cost

> 2 years - upto 3 years : 40% of Original Cost

> 3 years - upto 4 years : 20% of Original Cost

> 4 years : Free of Cost

14. I-Pad to TEGS-VI and above.

Can be retained at no cost on retirement on superannuation.

15. Availing LTC after retirement:

LTC/HTC may be permitted to be carried forward for 4 months or 6 months beyond retirement with the approval of competent authority.

16. Concession Interest Rate :

On deposits as applicable to staff members. On advances on securities as applicable to staff members.

17. Continuance of Staff Housing Loan after retirement :

Repayment of Staff Housing Loan may be continued till completion of 75 Years of age.

18. Presentation of Memento:

(Not Applicable to those who retired voluntarily or retire compulsorily)

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

19. Holiday Home and Bank's Guest House/ Transit House /Visiting Officers' Flat :

The benefit can be availed after retirement.

20. Transition to Retirement Programme for retiring Officers of applicable grades and their spouses : 3 days sensitisation programme to enable the officers to self-introspect and plan for the momentous change in their lives on demitting office to ensure a smooth and enjoyable transition in post-retirement life.

21. Appointment in Bank's Joint venture/subsidiaries

Permitted under applicable Regulation of SBI Employees Pension Fund Regulations.

22. Engagement in the Bank on contract basis: Permitted as per the provision of scheme in place.

23. Permission for Employment after retirement:

Prior permission from competent authority is required for seeking employment in any other Bank at any time or any other commercial employment within one year from the date of retirement to protect their pension.

24. Medical facilities - Dispensaries:

Medicines are provided from the available stock at dispensaries run by Corporate Centre, Local Head Offices and Administrative Offices and at a few selected dispensaries to the pensioners and their family members (spouse). Services of specialist doctors are also available in these dispensaries. (Same as normal Retirement if he is not gainfully employed elsewhere.)

25. Entertainment Facilities:

Pensioners can avail the benefit of Bank's Library at SBLCs & ATIs. They can also utilize the facilities of Book Bank wherever it is maintained.

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

27. **Email ID :**The outgoing mails from '@sbi.co.in' domain will be stopped from the date of retirement / resignation. However, the retiring official is permitted to receive emails and use the mailbox on EMS for two months after retirement.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>

GIST OF IMPORTANT INFORMATION FOR RETIRING EMPLOYEE.

1. Eligible for 12 days casual leave irrespective of the date of retirement.
2. Claim all eligible re-imburement (expect medical reimbursement) dues within 60days through HRMS. Any unclaimed/unapplied pending medical bills have to be claimed and paid manually.
3. Claim entertainment allowances for full year irrespective the date of retirement.
4. Retain mobile set on attaining age of 60.
5. Extension of Swarna Ganga Group insurance scheme can be done up to 65 years.
6. Curtain, Batteries, Mattress may be given free of cost irrespective of its age.
7. Can avail LFC after retirement and leave encashment for that LFC, if due.
8. Eligible for encashment of privilege leave balance up to 240days.
9. Continuation of housing loan up to the age of 75years & car loan upto 65 years.
10. Bank provides memento on retirement as per eligibility, ensure that.
11. Eligible to claim travelling expenses, cost of transportation of baggage and other expenses as if, on transfer

POST-RETIREMENT

- i) Please obtain your "Pensioners ID card" from Pension Paying Branch.
- ii) The Bank has started special services for pensioners by launching a new website https://www.sbi.co.in/sbi_pension/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.

MEDICAL BENEFITS TO THE RETIRED OFFICERS

(Circular No. CDO/P&HRD-PM/52 of 2015 - 16 dated 29.09.2015)

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 SBI 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.

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.

GROUP MEDICLAIM POLICIES FOR SBI RETIREES: CLARIFICATION

Circular No. : CDO/P&HRD-PPFG/105/2015 - 16, March 18, 2016.

It is clarified that the existing SBIREMBS members whose residual SBIREMBS limit is above Rs. 1 lac can join Group Mediclaim Policy 'B' ANYTIME but not later than 3 months from the date when the residual limit falls to Rs. 1 lac or below by paying full premium.

All other instructions relating to the schemes shall remain the same.

TAILORMADE GROUP MEDICLAIM POLICY (RETIREEES) FOR MEDICAL BENEFITS TO RETIREES OF eABs RENEWAL OF POLICY WITH EFFECT FROM 01.11.2017

Circular No.: CDO/P&HRD-PPFG/52/2017 - 18, Date: Wed 25 Oct 2017

The retirees of eABs (i.e. those who have retired prior to 01.04.2017) are covered under the Group Mediclaim Policy (Retirees) of Indian Banks Association. The policy is going to expire on 31st Oct 2017.

In this connection, it has been decided by the competent authority to continue in the same Group Mediclaim Policy on the revised rates as proposed by the Insurance Company (UIICL). The Insurance Company (UIICL) has proposed a new Super Topup Policy and 'one more option' to existing retirees of eABs for joining the policy, which have been accepted by the competent authority.

MISCELLANEOUS PERQUISITES

SUPPLY OF BRIEF CASE

As per circular No. CDO/P&HRD-PM/61/2016-17 dtd. 6.9.2016, w.e.f. 01.09.2016

Revised Ceiling for Briefcases as under :

GRADE	AMOUNT
JMGS I	₹ 3000/-
MMGS II	₹ 3900/-
MMGS III	₹ 4500/-
SMGS IV	₹ 6000/-
SMGS V	₹ 7000/-
TEGS VI	₹ 9000/-
TEGS VII	₹ 9500/-

The above ceiling is exclusive of GST w.e.f. 01.07.2017 (Cir No. : P&HRD-PM/72/2017-18, dated 18.12.2017)

RESIDENTIAL TELEPHONES PROVIDED BY THE BANK

(Cir CDO/P&HRD-PM/24/2016-17 dated 19.05.2016)

JMGS – I	₹ 600/-
MMGs - II & III	₹ 800/-
SMGS – IV & V	₹ 1800/-
Deputy General Manager	₹ 3000/-
General Manager	₹ 3900/-

Circular No. : CDO/P&HRD-PM/91/2016 - 17, Monday, February 13, 2017.

"The Reimbursement of charges for Official Telephone & Internet/ Broadband provided at the residence of officers, at all centers, shall be available now with landline/ fixed line connections OR only Broadband connections OR landline/ fixed line connections along with or separate Broadband connections, within the overall monetary ceiling. However, the facility shall be restricted for the residence of the officer at the place of posting only." The revised instructions shall be effective from 01.02.2017.

- i. Internet / Broadband charges may be reimbursed within the above uniform monthly ceiling exclusive of taxes.

Reimbursement of actual expenditure for the Prepaid/Postpaid connections and for Annual / Half year / Quarterly / Bi-Monthly / Monthly durations will be permitted and will be available from the beginning of the year or any part of it. In case of two separate bills i.e. one for Res. Telephone and one Broadband, reimbursement may be claimed simultaneously or separately within the ceiling. (*Cir No. : P&HRD-PM/89/2017-18 dated 24.01.2018*)

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)

Officer's Grade	Cost ceiling for one mobile handset exclusive of taxes	Ceiling on monthly call charges inclusive of rent to be reimbursed upon production of bills (taxes extra)
JMGS-I	₹ 6000/-	₹ 500/-
MMGS-II	₹ 7000/-	₹ 600/-
MMGS-III	₹ 8000/-	₹ 700/-
SMGS-IV	₹ 13000/-	₹ 900/-
SMGS-V	₹ 15000/-	₹ 1250/-
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 No. : CDO/P&HRD-PM/31/2017-18 Dated 12/07/2017)

I. The entitlement for reimbursement of Entertainment expenses will be solely on the basis of role type in the CDS, as under:

Role Type Description

Category-I = Budgetary

Category-II = Measurable

Category-III = Non Measurable

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

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

Category-I will be as under:

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

- II. Entitlement will be decided on quarterly basis as per major CDS role held during the period. Officers will be allowed to claim reimbursement of the Entertainment expenses from the 1st of the last month of the respective quarter. Entitlement for the FY will lapse as on 30th April of the next FY and no extension will be granted.
- III. At present, during Sabbatical Leave, officials are not entitled for reimbursement of Entertainment expenses. Now, it has been decided that Official will be entitled for reimbursement of Entertainment expenses for the full quarter, if he/ she is present in the office for any part of the quarter.
- IV. Officers on Deputation to other Organizations/ Associates & Subsidiaries/ GOI; Probationary Officers/ Trainee Officers; Medical Officers; and Roles/ Assignments where position is not set in CDS/ HRMS; shall be covered under the Category-III i.e. Non-measurable roles for the purpose of entitlement for reimbursement of Entertainment expenses.
- V. Officers retiring during the year will be entitled for the reimbursement of Entertainment expenses up to and inclusive of the quarter in which they retire. For example, officers retiring in June will be entitled for the Entertainment expenses for the April-June quarter and those retiring in July will be paid up to July- September quarter.
- VI. The revised instructions would be effective from 01.04.2017

CLEANSING MATERIALS

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

GRADE / SCALE	(₹) (p.m.)
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

GRADE / SCALE	(₹) (p.m.)
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 atleast 1/3rd of value of his entitlement.

NEWS PAPERS

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

GRADE / SCALE	(₹) (p.m.)
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**.

Category	Existing Rate
i. Supervising Staff	₹ 20/- per day
ii. Clerical Staff	₹ 10/- per day
iii. Subordinate Staff	₹ 5/- per day

AIR INSURANCE FOR EMPLOYEES

The ceilings for reimbursement of premia to officers on air insurance cover in respect of their air travels for official purpose have been revised as under w.e.f. 24.1.2003 : (C.L./CirDO/P&HRD/127 of 02-03 dt 29.3.03)

GRADE / SCALE	CEILING
(i) TEGSS - I & II	₹ 15.00 lacs
(ii) TEGSS - VI & VII	₹ 12.50 lacs
(iii) SMGS - IV & V	₹ 10.00 lacs
(iv) MMGS - II & III	₹ 7.50 lacs
(v) JMGS - I	₹ 5.00 lacs

DECLARATION OF PLACE OF DOMICILE
(C. O. letter ADM 043614 Dt. 9.10.80)

An officer is eligible to change his place of domicile once during service period.

COMPETENT AUTHORITY

[C. O. Letter No. PA/CIR/37 Dt. 30.04.93]

[C. O. Letter No. ADM/8678 Dt. 21.6.93]

Upto Scale - IV	: RM / AGM
Scale - V	: Reporting authority not below the rank of DGM
Officers in TEGS VII	: CGM (Personnel) at Corporate Office
Scale I & II Posted at LHO	: AGM (HR)

Those who are interested to change their place of domicile may apply to the competent authority through proper channel.

SILVER JUBILEE AWARD

(CirDO/PER&HR/18 of 2007-07 dated 10.7.2007 & CirDO/HR/19 of 2007-08 dated 17.7.2007)

Every employee, whether subordinate/clerical or supervising, on completion of 25 years of service, may be given a Silver Jubilee Award.

25 years of unblemished service would mean, service rendered without any punishment other than censure or warning, imposed on him immediately preceding 3 years or the rigor of penalty was in operation 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-PM/65/2016-17 dated 6.9.2016 w.e.f 01.09.2016

The revised Silver Jubilee Award is as following :

<u>Grade</u>	<u>Amount</u>
JMGS - I	13,500
MMGS - II	15,000/-
MMGS - III	17,000/-
SMGS - IV	26,000/-
SMGS - V	27,500/-
TEGS - VI	37,000/-
TEGS - VII	38,500/-

However, if through omission an eligible employee has not been given award on due date, he/she shall be eligible for the increased amount of the award.

PERFORMANCE LINKED INCENTIVE :

(Cir. No. : CDO/P&HRD-PM/49/2017-18 dated 12/10/2017)

- a. Employees with CDS grade of "AAA" and "AA" shall be eligible for the PLI.
- b. Only those employees whose grade for the Financial Year under the CDS was either "AAA" or "AA" will be eligible for the PLI.

- c. Employees promoted during the year will be eligible for pro rata incentive amount as per their respective scale.
- d. Employees permitted by the competent authority to officiate for more than 6 months during the year as per records in the HRMS, will be eligible for the PLI as per higher grade.
- e. In case of Officers on deputation to other organizations/ GOI/ subsidiaries & associates, where separate incentive schemes are in operation, they will have an option to choose either of the two.
3. Payment to incentives under PLI to eligible employees for the FY. 2016-17 will be as under:

Scale/ Grade	Incentive Per Head to Employee with CDS Grade "AAA"	Incentive Per Head to Employee with CDS Grade "AA"
TEGSSII	200,000	200,000
TEGSSI	150,000	50,000
TEGSVII	90,000	30,000
TEGSVI	72,000	24,000
SMGSV	55,000	18,500
SMGSIV	44,000	14,500
MMGSIII	30,000	10,000
MMGSII	21,000	7,000
JMGSI	14,000	4,500

- I. No manual payment will be made at the operating levels.
- ii. Payment of incentives to employees will be done centrally by the Corporate Centre through HRMS, including those eligible employees retired after 1.04.2017.

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)

<u>Grade</u>	<u>Amount</u>
JMGS - I	10,000
MMGS - II	11,250/-
MMGS - III	14,000/-
SMGS - IV	22,500/-
SMGS - V	23,500/-
TEGS - VI	47,000/-
TEGS - VII	48,500/-

The memento may preferably be in the form of the Silver Salver / article with suitable inscription/ legend which could be preserved by the retired employees with pride and cherished memories.

(C.L. CirDO/P&HRD/79 of 2002-03 dtd. 31.08.03)

SCHOLARSHIP

(Staff 23 / 1995-96))

Scholarship in respect of maximum 2 children can be claimed :

1. ELIGIBILITY CRITERIA :

General Category	:	60% aggregate marks at the initial sanction 55% aggregate marks for renewal
S.C. / S.T. Category	:	55% aggregate marks at the initial sanction 50% aggregate marks for renewal

2. Circular No. CirDO/HR/91 of 2008-09 dtd. 12.12.2008

Rate of Scholarship (P.M.)

Standard	Revised rate (₹ P.A.)
4th to 5th	1000
6th, 7th & 8th	2000
9th & 10th	3000
11th & 12th	4000
At Graduate level for ordinary courses viz. B.A., B.Sc. B.Com. LLB and other courses	5000
At Post graduate level i.e. M.A., M.com., M. Sc., etc.	7500
Graduate / post graduate level for professional courses in Medicine / Engineering / Management studies etc.	10000

For boarders no separate rates of scholarship from the next academic session 2009-10.

3. Reimbursement of tuition fees and admission fees is permitted to eligible children of all officers in JMGS-1 drawing basic pay not exceeding ₹ 25700/-. The application for grant of scholarship should be submitted within six months from the commencement of the academic session for which scholarship is being applied. (CDO/P&HRD/32 of 2005- 06 dt. 28.7.05 / CDO/P&HRD-IR / 85 / 2012-13 dt. 11.3.2013
4. In case of physically handicapped, mentally retarded, deaf, dumb and the children who are blind a minimum of 40% marks is required for scholarship. In addition to the scholarship such children are also entitled for a sum of ₹ 100/- per month

with a view to meeting partially the additional expenses to be incurred by them on schooling of such children. (PER/IR/35/92)

5. Scholarships may be granted in the prescribed manner to eligible children of all employees. The fact that the concerned employee is under suspension or disciplinary action has been initiated against him for charges involving vigilance angle or otherwise, should be ignored for the purpose of grant of such scholarships. If on conclusion of disciplinary action termination of service of an employee takes place, the scholarship would cease to be payable from the date of award of such punishment. If however, the scholarship has already been paid, the same would be stopped after the current academic session is over. Members should note that all the claims regarding scholarships of their wards must be submitted within six months period 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 ₹50,000/- is being disbursed to eligible children of staff pursuing professional courses at selected elite Institutes in India. The amount of ₹ 50,000/- is being disbursed each year in two instalments of ₹ 25,000/- each after the successful completion of first semester i.e. after 6 months and thereafter at the successful completion of subsequent half yearly semester.

As the admission process is going on for professional courses in the country for the academic year 2015-16, we enclose herewith the list of institutions/campuses approved under the captioned scheme for award of incentive as a ready reference. We reiterate that the incentive shall be granted to the children who got admission in selected institutions in following courses on the basis of their all India ranking (not on the basis of state ranking) in entrance examination and not under any quota or nomination such as State, Management and Government etc.

Please note that wards of our employees pursuing courses in other than approved campus(es) of selected colleges/institutions are not eligible for incentive under the scheme.

Please arrange to bring the contents of the scheme to the notice of each employee working under your control to get the benefit of above scheme.

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

Scale - IV & V

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

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.
A	B	C	D
10	6000	6000	500 per year
20	15000	15000	1000 per year
30	22500	22500	1500 per year
40	30000	30000	2000 per year

Monthly Financial Help

The financial help is available to those employees after their death to their spouse during life time or upto remarriage.

Contribution Amt. Rs.	Monthly financial Help. Rs.	One time financial Help
10	200	10000
20	250	10000
30	375	15000
40	500	20000

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, Circular No. : CDO/P&HRD-PM/16/2017 - 18, Date : Thursday 25th May 2017.

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

Cadre	Maximum	Minimum 50 %.
Supervising	14.00lac	7.00LAC
Clerical	12.00	6.00
Subordinate	10.00	5.00

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.

MODIFICATION: REMOVAL OF PENURY NORMS

After the removal of penury norms exgratia will be calculated as under:

- i. The calculation of exgratia will be done @ 60% of the last drawn gross salary (net of taxes) for each month of remaining service of the employee up to the age of superannuation at the time of his death/incapacitation, subject to the prevailing cadre wise ceilings and floor amount.
- ii. If the amount so calculated is more than the cadre wise ceiling, the maximum ceiling amount will be paid.

- iii. If the amount comes to less than 50% of cadre wise ceiling, the minimum floor (fixed) amount i.e. 50% of cadre wise ceiling will be paid.
- iv. If the amount is more than 50% but less than the cadre wise maximum ceiling, the actual amount so calculated will be paid.

SBI SCHEME FOR PAYMENT OF EX-GRATIA LUMP SUM AMOUNT IN LIEU OF COMPASSIONATE APPOINTMENT PAYMENT OF PART EX-GRATIA TO THE DEPENDENTS IMMEDIATELY AFTER THE DEATH OF EMPLOYEE

Circular No. : CDO/P&HRD-PM/16/2016 - 17, Friday, May 06,2016.

The matter has been examined and Central Human Resources Committee(CHRC) in its meeting dated 19.03.2016 has approved a scheme for part release of ex-gratia for a uniform amount of Rs 1,00,000/- irrespective of category / grade of deceased employee immediately after the death of the employee.

The scheme will not be applicable to cases of premature retirement on medical ground due to incapacitation before reaching 55 years of age.

● In cases where employees had attained age of 60 years at the time of death and had not actually retired on account of the provision regarding retirement on the last day of the month or for any other reason shall not be covered under the Scheme as they are otherwise not eligible for ex-gratia.

4. There is no change in the existing guidelines for the Scheme of payment of ex-gratia amount in lieu of compassionate appointment.

10. STAFF WELFARE ACTIVITIES

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

Circular No. : CDO/P&HRD-PM/99/2015 - 16, 24.02.2016

2. The Group Insurance Policy of SBI Life has since been renewed for the period from 07th February, 2016 to 06 February 2017 and Bank has taken insurance cover for staff as under :-

<u>Staff Grades</u>	<u>Insurance covers ₹ in lacs</u>
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.

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., ₹ 1000/- insurance cover per member in addition to “Super Suraksha Group Master Policy”.

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.

11. 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.

12. 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.

13. 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/-

14. UNIFORMS : LIAISON / SECURITY / FIRE OFFICERS

(Cir No. CDO/P&HRD-PM/35/2006-07 dated 03.10.2006) & (Cir No. CDO/P&HRD-PHRD/64/2010-11 dated 11.01.2011) & CDO/P&HRD-PM/29/2012-13 dated 21.08.2012 / CDO/P&HRD-PM/75/2016-17 dated 05.01.2016

w.e.f. from 1.06.06, the wearing of Safari Suits have been dispensed with. The Liaison Officer! Asst. Liaison Officer will be provided under noted combination of uniforms White shirt, black trousers & contrast colour formal tie. Liaison / Asst. Liaison Officer- 4 pairs/3 pairs of shirts/trousers / tie respectively. Where climate reasons 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 :

Trosure, shirt & tie ₹.4,500/- per pair including all charges (4 set in 2 years)

Wollen - ₹. 12,500/- per pair including all charges (Once in 3 years)

Blazer - ₹. 7,500/- per blazer including all charges (Once in 3 years)

Shoes - ₹. 2,500/- per pair of shoes per year.

**15. 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.

16. 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.

17. 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.

18. 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.

19. 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

20. MISCELLANEOUS CODE OF CONDUCT / ETHICS POLICY IN SBI

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

21. 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

22. STAFF : MISCELLANEOUS PROFESSIONAL DRESS CODE

CDO/P&HRD-PM/44/2015 - 16 Dt. 31/08/2015 CDO/P&HRD-PM/80/2017 - 18, Date: 6 Jan 2018

In order to ensure an acceptable level of decorum in work place is maintained, all employees should adhere to a model dress code as under:

- i. All members of staff should wear the official ID provided to them.
- ii. All members of staff provided with uniform should wear them while on duty.
- iii. Staff at branches should wear their name badges (where provided) while on duty.
- iv. Staff should wear clean shoes/footwear and not slippers while on duty.
- v. Shorts, three-fourths i.e. trousers others than full-length trousers, T-Shirts, Jeans and sneakers/sports shoes etc. should not be part of attire

23. 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

24. STAFF:: MISCELLANEOUS TRANSFER/POSTING OF EMPLOYEES WHO ARE CARE GIVER OF DISABLED DEPENDENTS
CDO/P&HRD-IR/34/2015 - 16 DATED 15/07/2015

25. 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.

26. 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

27. 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

28. STAFF:: MISCELLANEOUS ATTENDANCE & PUNCTUALITY

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

29. 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:

UPDATED LIST OF SENSITIVE POSITIONS/POSTS

CIRCLES/OTHER OFFICES/ BRANCHES	
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)	

'WHISTLE BLOWER POLICY' WHISTLE BLOWER PORTAL FOR LODGING COMPLAINTS BY STAFF

Circular No. : CDO/P&HRD-PM/78/2016 -17 dated 18/11/2016

In this context, a web based centralized Whistle Blower Portal for registering a complaint as Whistle Blower by any employee on-line has been launched by the Bank. The Whistle Blower portal can be accessed by using the following URL for lodging, tracking and monitoring the complaints under the Whistle Blower Policy.

<https://whistleblower.sbi.co.in>

STAFF: MISCELLANEOUS :FLEXI TIME SCHEME

Circular No. : CDO/P&HRD-PM/91/2015 - 16 dated 04.02.2016

In the First Phase, the Flexi Time Scheme will be extended to Officers up to Middle Management Grade Scale- III and Contractual Officers of the Bank posted at Local Head Offices, Corporate Centre, Corporate Centre establishments, wherever (a) Biometric Access Control System (BACS) has been rolled out, (b) suitable access control systems having an accurate and reliable method of recording hours of workput in by employees are in place and (c) its recording and reporting mechanism have been streamlined. Presently Branches/ CPCs/ other Administrative Offices/ Regional Business Offices/ other establishments will be kept out of purview for this scheme. (Refer circular for detail).

TA/DA PAYABLE TO SERVING/RETIRED EMPLOYEES OF BANK ATTENDING DISCIPLINARY/CRIMINAL PROCEEDINGS AS CHARGED OFFICER, PROSECUTION/DEFENCE WITNESSES ETC.

Circular No. : CDO/P&HRD-IR/104/2015 - 16, March 18,2016.

Now, we are advised by IBA that IBA's Managing Committee at its meeting held on 3rd November 2015 has decided that TA/DA to the defence representatives/ witnesses (both serving and retired) may be paid, as per the guidelines detailed in the circular.

COMPENSATION FOR WORKING ON SUNDAYS / DAYS DECLARED AS PUBLIC HOLIDAY, (Cir No. : CDO/HR/IR/07 of 2017-18 dated 18.12.2017

Compensation ₹ 1250/- upto 4 hours of work.

Compensation ₹ 2000/- for fullday work.

The Approving Authorities is advised that, only requisite number of officers are called to work on such occasions and the allowance should not be paid in a routine manner. The said allowance will be paid only after obtaining approval of the Approving Authorities as mentioned below:

Sl No.	Category of Branch/Office	Approving Authority	Controlling Authority
i	For Branches/ Offices/ Departments headed by Officers upto SMGS-IV	Regional Manager/ Asst.General Manager	Deputy General Manager.
ii.	For Branches/ Offices/ Departments headed by Officers of SMGS-V and above	Deputy General Manager	Not Applicable

CHUMMERY ACCOMMODATION FOR FEMALE OFFICERS

Circular No. : CDO/P&HRD-PM/38/2015 - 16 Dated 29.07.2015, CDO/P&HRD-PM/22/2017 - 18 , Date : Friday 16th June 2017.

The facility shall be available for all female officers irrespective of grade provided they are posted in RUSU Centres. Separate arrangement for TEGS-VI & VII officers will continue as hitherto.

Revised Monthly Recovery @ 1.75% of the first stage of scale in which the officer is placed (rounded off to nearest hundred)

IV	50,030	: 900
V	59,170	:1000
VI	68,680	:1200
VII	76,520	:1300

The revised recovery rate shall be effective from 01st June, 2017.(PAGE-107) AFTER 500/- PER MONTH.

SCHEME OF DELEGATION OF FINANCIAL POWERS ADVANCES AND MATTERS ALLIED TO ADVANCES-2016 *Circular No. : CDO/ORG-DFP/4/2016 - 17, October 04, 2016., CDO/ORG-DFP/5/2016-17 Dated 27.10.2016*

SCHEME OF DELEGATION OF FINANCIAL POWERS ADVANCES AND MATTERS ALLIED TO ADVANCES-2016 REVISED EXPLANATORY NOTES FOR MATTERS ALLIED TO ADVANCES

Circular No. : CDO/P&HRD-PM/100/2015 - 16

SCHEME OF DELEGATION OF FINANCIAL POWERS FOR ADVANCES & MATTERS ALLIED TO ADVANCES AND GENERAL MATTERS

The appropriate authority has approved a comprehensive revision of Financial Powers for Advances, Matters Allied to Advances for all Segments (C&I, SME, PER, AGL Segments & Staff Advances) and General Matters as detailed in the Annexure attached to the above circular.

RECEIPT AND RETENTION OF HONORARIUM/ REMUNERATION:

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

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

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

SHARES HELD UNDER EMPLOYEES QUOTA - Rule 61(i):

Under the extant instructions Bank has prohibited acquisition of shares under Employees Quota by our officers. Under the new instructions acquisition of shares of other companies would be violative of Rule 61(i) of SBIOSR 1992, even if the officer had acquired the same while being on deputation to the company. This will constitute a misconduct under Rule 66 of the above rules.

TRANSFER TRACKING SYSTEM (TTS) IN HRMS

Circular No. : CDO/P&HRD-CM/21/2016 - 17, May 11,2016.

In view of the experience gained for orders issued by Cadre Management, modifications to the existing instructions have been approved by CHRC. The revised process flow of Transfer Tracking System is hereunder:

- (a) The order will be uploaded as being done hitherto.
- (b) Directed Date of Relief (DDR) will be 30 days from the date of issue of order as against existing 15 days. Grace period of 7 days may also be allowed and in this case, DDR will be 37 days.
- (c) ADS ID of the officer will be blocked after DDR and no access to CBS will be available.
- (d) Officer will be obligated to report to the transferee position based on the system generated relieving letter.
- (e) If the exigencies of services so warrant, DGM-Cadre Management at Corporate Centre will be the appropriate authority to relieve the officer whose order is already uploaded in TTS for transfer to CC/CC

Establishment/Other Circle with instructions to report at transferee position immediately. This shall be known as Corporate Centre Relieving (CCR).

In case, the officer is handling critical assignments and his/her services are required at previous place of posting, he/she may be deputed back for a maximum period of 15 days. The Chief General Manager (HR) will be the competent authority to accord approval on specific recommendations of Circle's CGM / Head of Deptt. in case of CC/Establishment.

EMPLOYEE WELFARE AND WORK-LIFE BALANCE

(Cir No. : CDO/P&HRD-IR/54/2017-18 Dated 30/10/ 2017)

Our Bank had taken a number of transformative initiatives in the past few years in the area of Human Resources Development. These initiatives are critical to ensure that our Bank remains in the forefront of banking in India and our employees are equipped to meet the challenges of tomorrow. Several initiatives have also been taken to ensure and improve welfare of our employees.

Working longer hours or working on holidays should not be the mode achieving productivity. Employees should also have adequate time to devote to their personal and family needs to remain healthy. While there could be occasions when some of us are required to work beyond normal duty hours/on Sundays or holidays, such occasions should be rare. Calling officers for doing routine work on Sundays or holidays should be avoided by better planning of work during the workweek. If some offices (like CPCs) are required to be kept open for the convenience of customers on Sundays or holidays, shift system should be followed to ensure that no official or employee is required to work on all days of the week. ATMs should be managed by better planning and use of CIT agencies. Campaigns should preferably be planned on working days. However, if any campaigns are required to be held on holidays for better visibility and effectiveness, the concerned officials should be given a compensatory off in the immediately following week. At the same time, non-completion of assigned tasks or lack of decorum in office are totally unacceptable and to be dealt with accordingly.

A healthy and fit workforce make for a healthy and successful organization. All of us have a responsibility to keep this organization healthy and successful.

SMART COMPENSATION PACKAGE (SCP)

CDO/P&HRD-PM/98/2016 - 17, Tuesday, March 14,2017.

Salient features of the Smart Compensation Package (SCP) are as under:

- i) Officers up to MMGS-III (including specialist officers) in the Bank would be given an option to choose either existing practice of Salary plus Perquisites OR "Smart Compensation Package".
- ii) Officers opting Smart Compensation Package will not have any separate entitlement under Perquisites
- iii) Amount of the Smart Compensation Package will be credited along with the Salary on monthly basis in the form of SCP allowance.

Other Terms & Conditions of the Smart Compensation Package (SCP) are as under:

- i) Option once exercised will not be allowed to be changed till the officer is promoted to Scale-IV.
- ii) It will be fully taxable in the hands of the concerned official.

The option for Smart Compensation Package will be available from 01st April, 2017. For details refer Circular.

WORK FROM HOME POLICY

CDO/P&HRD-PM/100/2016 - 17 , Thursday, March 16,2017.

Following are the major operating guidelines for the policy:

- i. It will be applicable to all permanent Officers of the Bank.
- ii. It will be extended to officers:
 - a) Who perform their regular functions from the office premises, who can avail the work from home policy occasionally (up to 5 days a month)OR
 - b) Who perform their regular functions from the office premises and can avail the work from home policy for a longer duration. Extension/ combination/ carry over in the above options will not be permitted. For each occasion, fresh application will require to be submitted.

The Work from Home Policy will be implemented through HRMS.

ROLL OUT OF JOB FAMILY (JF) CONCEPT FOR OFFICERS IN GRADE MMGS-II TO SMGS-V

Circular No.: CDO/P&HRD-CDS/87/2017 - 18,Date: Sat 20 Jan 2018

'SANJEEVANI' - SBI HR HELPLINE

CDO/P&HRD-CDS/92/2017 - 18, Date: Mon 5 Feb 2018

'SANJEEVANI' will be on Interactive Voice Response System-IVRS to handle all HR related matter queries/complaints. It can be reached by our employees through voice (022-22858130), e-mail (sanjeevani.hr@sbi.co.in) and SMS [HELPHR (space) XXXXXXXX to 567676, where XXXXXXXX represent PF ID of the employee] for seeking clarifications and lodging their grievances. Facility to lodge queries/grievances through HRMS, is also being developed and would be made available in due course. It would be manned by our own employees and the resolution would be provided within 3 working days.

FACILITIES TO MOBILE OFFICERS: POSTED AT I&MA DEPARTMENT

1. Kit Allowance First Year (Year of joining) Rs.10000/-, Subsequent years Rs. 5000/-
2. Free Accident Insurance Cover
3. An inspecting Official is entitled to visit his family centre once in a block of 12 months in which usual LFC/HTC facility as per service rule is not due /valid.
4. Halting Allowance:- Can be claimed for the period of casual leave. For UCL/Sick Leave, Halting allowance is payable if stay is at Head Quarters or nearby centre for better treatment. (Halting Allowance up to 6 days is payable if official is sick but does not stay in a hospital or nursing home. Conditional H A payable up to maximum of 1 month).
5. Supplementary Halting Allowance : ₹ 10% of Halting allowance- per day.
6. Spouse joining facility: Spouse is also entitled to travel in the same class as per entitlement of the official, while on official duty. Sanction is to be obtained once after joining the dept.
7. An Inspection Official is also eligible to claim travelling expenses of his/her spouse for joining him/her from his/her place of last posting or his/her family centre at the start and annually once to family centre and back, thereafter.
8. Circuitous route facility is available once in 2 months if spouse joining facility is not availed and once in 3 months if spouse joining facility is availed. Prior information is required. Or In lieu of Circuitous route, Spl HTC at Half-Yearly intervals is now available.(option has to be given by the IO either to go for Circuitous route or Spl HTC)
9. Flight travel, Baggage cost reimbursement allowed up to 50kg inclusive of the free baggage.
10. Data Card Reimbursement ₹ 3000/- (₹ 3500/-for DGM). Wireless Internet on LAPTOP-reimbursement of monthly charges ₹ 600/- up to AGM and ₹ 1500/- for DGM & above.
11. Joining time on transfer is 7 days as usual.
12. Guest House facilities at Major Centers with subsidized food facility.
13. IOs at ZIO Guwahati, now eligible for special allowance applicable to North East Circle
14. Halting allowance payable to IOs doing Audit at family Centers (Should not Exceed 30 days Period)
15. 2 SIMs facility of different service providers to the IOs within their overall entitlement of monthly charges.
16. Medicine Kit box has been provided to the IOs for the use of extremely emergent case .
17. Shifting of residence: Twice during his tenure in the Inspection Department at Bank's costs without any restriction of time.
18. Casual Leave: Inspecting official can avail Casual Leave without any ceiling of number of days.

HRMS SERVICES

FOLLOWING SERVICES ARE AVAILABLE THROUGH HRMS PORTAL:

- A. REIMBURSEMENT OF MONTHLY EXPENSES (4 in 1)
- B. PF - Automation (CDO/P&HRD-PM/46/2012-13 dated 31.10.2012
 - a) PF Lien Noting & Cancelation.,b) PF Nomination recording / Change, c) PF withdrawal
 - d) PF advance ,e) One can generate the statement through HRMS, F. Gratuity Calculator
- C. SALARY SLIPS THROUGH E-MAIL
- D. (i) SITE FOR SUBMISSION OF DATA CHANGE, (II) SUBMISSION OF INVESTMENT DECLARATION
- E. REIMBURSEMENT OF EXPENSES ON ACCOUNT OF REPAIRS / MAINTENANCE
- F. REIMBURSEMENT OF MEDICAL EXPENSES
- G. LEAVE AND ATTENDANCE (CDO/P&HRD-PM/8/2016 - 17, Dated 27/04/2016)
All the branches/offices are here by advised that no manual application/ approval of leave should be allowed and on-line attendance should be marked on daily basis in the HRMS.
- H. REIMBURSEMENT ENTERTAINMENT EXPENSES
- I. VIEWING OF DETAILS OF FURNITURE / FIXTURES
- J. BIRTH DAY WISH, WHO'S WHO
- K. SUBMISSION OF LIFE CERTIFICATE BY PENSIONERS/FAMILY PENSIONERS
- L. ASSETS & LIABILITIES DECLARATION:
- M. EMPLOYEES' PHOTO UPLOAD SERVICE
- N. APPLY FOR AWARD OF SCHOLARSHIPS / LFC / HTC
- O. PROJECT: GRATUITY AUTOMATION PAYMENT OF GRATUITY IN HRMS
- P. AUTOMATION OF PENSION PROPOSAL IN HRMS
- Q. REIMBURSEMENT OF COST OF GLUCOMETER THROUGH HRMS
- R. REIMBURSEMENT OF POST- PAID MOBILE BILLS TO OFFICERS IN JMGS
- S. REIMBURSEMENT OF TRAVEL EXPENSES BILLS OF OFFICERS FOR DEPUTATION / TRAVEL ON OFFICIAL DUTY
- T. TRANSFER TRACKING SYSTEM (TTS) IN HRMS
- U. PROJECT HRMS: : AUTOMATION OF PAYMENT OF HONORARIUM ON COMPLETION OF APPROVED CERTIFICATE COURSES APPROVING AUTHORITY TO ALLOW AN EMPLOYEE TO PURSUE APPROVED COURSES
- V. RUPEE PREPAID CARDS: STAFF INCENTIVE CARDS (ACHIEVER/GIFT CARD) INTEGRATION WITH HRMS PORTAL.
- W. ONLINE SERVICE SHEET
- X. STAFF PENSION PAYMENT

CIRCLE TRANSFER POLICY 2016-17

1.1 This Policy, known as the Circle Transfer Policy (CTP) has been formulated in consultation with the Circle Officers Association within the broad framework of Model Transfer Policy approved by Corporate Centre in March 2016. The Policy shall replace the previous Transfer Policy of the Circle.

1.2 The Policy shall be applicable, subject to the Officers' Services Rule 47, which states that every officer is liable for transfer to any office or branch of the Bank or any other organisation in India.

1.3 A copy of the Circle Transfer Policy and subsequent change, if any, shall be forwarded to the Corporate Centre for record.

2. SCOPE OF THE POLICY:

2.1 The Policy shall cover officers in JMG Scale-I and MMG Scale- II including the officers in Banking Specialist Cadre, such as RMRO, CRO-PB, CRO-ME, FSTO and MFMO of above grades. The policy shall apply within the purview of terms of their respective appointment.

3. DEFINITION OF TRANSFER

3.1 'Transfer' shall be taken to mean movement from one station/centre to another.

3.2 Change in position within the same station/ centre/ agglomeration would be taken to mean as 'posting' not 'transfer'.

3.3 In case of contiguous/twin stations/twin centres with common amenities and facilities, change from one station/centre to another shall only mean posting.

4. GUIDANCE

4.1 The Normal tenure of an officer in an assignment would be for three years. However, for difficult centres the normal tenure shall be two years.

4.2 An officer, after completing a tenure of posting at an administrative office, shall not be posted to another administrative office in continuation. He/she has to be normally posted for any operational assignment only.

4.3 Stay in a region shall be for a maximum period of 6 years. However, stay in these specified centres i.e. Berhampur, Bhubaneswar, Cuttack, Rourkela and Sambalpur shall be for a maximum period of 4 years. Maximum stay in a Zone would be for a period of 6 years in case the officer has completed a tenure of 4 years in a specified centre and 8 years in case of others.

4.4 Officers posted in difficult centres shall be transferred after 2 years preferably to Semi-Urban/Urban centres. An officer after completing a tenure at a difficult centre shall not be posted to another difficult centre in continuity.

4.5 Upon promotion from JMGS-I to MMGS-II, the officers may be posted, as far as practicable, at the same Centre if centre stay is not complete.

4.6 The routine transfer exercise should begin before the commencement of academic session prevalent normally in the Circle i.e. 1st April of each year. For this purpose the necessary exercise should be commenced by the circle authorities well in time so that the culmination of the same at the region /Administrative office level coincides with the academic session. The cut-off date for calculating the period of stay in a Region/Zone shall be 30th April of each year.

5. DIFFICULT CENTRE

5.1 Certain centres can be categorized as 'difficult' centres, in terms of living/locational conditions/educational and medical facilities etc., on the basis of criteria finalized by the Bank in consultation with All India State Bank Officers Federation and the guide lines issued in this regard by the Corporate Centre. The list of difficult centres last reviewed in May 2016, vide Circular Letter No. CDO/HR/IR/02 OF 2016-17 dated 12.05.2016 (Annexure-I), shall remain valid for this Policy, subject to review of the list from time to time.

5.2 The period of stay at the difficult centre shall be taken to mean "active" service at the difficult centres. If an officer stays away and/or delays joining at the difficult centre, his normal stay shall be extended by duration of 'Inactive' period. The duration of absence from the Centre because of staying away from place of posting on long leave for a period of more than 45 days continuously or a total of more than 60 days in a year shall be termed as 'Inactive' period. A year for this calculation shall begin from the date of reporting to difficult centre on transfer mentioned in the relieving letter.

6. POSTING ON PROMOTION TO OFFICERS CADRE

6.1 On promotion from clerical to JMGS Scale-I, officers shall be posted outside the Zone/ Network. However, extant instructions as applicable on promotion as a trainee officer, who could be transferred throughout the Bank as per requirement, shall continue.

6.2 However, physically handicapped/women candidates who are more than 50 years of age, if promoted, shall not be transferred outside the network.

6.3 Repatriation shall be considered only after 3 years if posted out of Zone/ Network and 5 years if posted out of the Region.

7. LADY OFFICERS

7.1 In the matter of transfer on working spouse ground, requests for Intra-Circle transfer on spouse ground shall be considered from time to time keeping in view administrative requirements of the Bank and based on Bank's circulars issued in this regard.

7.2 If both husband and wife are working in the Bank, as far as possible, they may be posted at the same centre, provided such postings do not come into conflict with the placement policy followed by the Bank/Circle.

7.3 In case of transfer on "Working Spouse" ground preference would be given to spouse in employment with State Bank of India.

7.4 Chummary accommodation may be made available for female officers, wherever feasible, in terms of Circular No.CDO/ P&HRD-pm/38/2015-16 dated 29.07.2015.

8. REQUEST TRANSFERS

8.1 Request for transfer to a particular centre of choice could be considered, as far as possible, in respect of officers who attain 57 years of age in case of male officers and 55 years in case of lady officers.

8.2 Applications for such last leg postings may be submitted by officers one year in advance with three preferences. To the extent possible, Bank may consider posting at the centre of first preference, subject to administrative exigencies. An officer may also request for continuation in the same place. However, it should be ensured that total stay at the centre should not exceed five years as at retirement.

9. ADMINISTRATIVE TRANSFERS

9.1 Notwithstanding the provisions contained in the Circle Transfer Policy, the Bank may transfer any officer at any time on administrative grounds, keeping in view exigencies of service. Where the transferring authority transfers an officer by making a departure/deviation from the provisions of the policy, the decision shall be approved by the Circle Management Committee.

10. OFFICERS WITH DIFFERENT ABILITIES/CARE GIVERS

10.1 Officers with different abilities should normally be posted in the centres where treatment is available. Transfers of officers, who are care giver of differently abled dependents, shall be governed vide provisions contained in Circular No. CDO/P&HRD-IR//6//2016-17 dated 18 April 2016 (Annexure-II), as amended from time to time.

11. COMPASSIONATE TRANSFER

11.1 In cases where an officer or a member of his/her family i.e. spouse, children or parents, is suffering from a sickness of serious nature which would require hospitalization, admission

in clinics/nursing home and other special treatment, facilities for which are not available at the centre where the officer is presently posted, the officer may represent for a transfer to a centre where such facilities are available which may be considered on merits and administrative convenience.

11.2 The centre so selected for transfer need not necessarily be the same as requested for by the officer.

11.3 The tenure of such compassionate transfer shall be for one year only. Before expiry of this period, the case shall be reviewed and if the grounds for compassion do not exist, the officer shall be sent back to the respective Region by the AO/LHO as the case may be, to complete his/her tenure therein in accordance with the guidelines contained in this Policy.

11.4 Retention at same centre on compassionate grounds beyond the normal tenure at the same centre in the same Region or Zone shall be with prior approval of DGM (B&O) or LHO as the case may be. Such retentions at LHO/CC establishments shall be approved by LHO.

12. TRANSFER PREFERENCE

12.1 Officers shall submit their transfer preference applications through online mode preferably during December/January each year soon after a notification/circular is issued in this regard by the LHO. In case the application is to be considered on working spouse or compassionate grounds, then a signed print out of such application along with all documentary evidences in support of the application must be submitted by the officer through proper channel to the appropriate authority i.e. the DGM (B&O) in respect of branches/BPR outfits or the DGM & CDO for LHO/CC establishments. Applications which cannot be considered at Zone level, shall be forwarded to LHO immediately for further action.

12.2 Newly recruited/ promoted Officers can apply for transfer, including under working spouse ground, only after completing a tenure of 3 years.

13. AUTHORITY TO TRANSFER

13.1 The authority structure for transfer of officers shall be as laid down in e-Circular no CDO/P&HRD-PM/100/2015-16.dated 02/03/2016 as amended from time to time.

14. INTER-CIRCLE TRANSFER

14.1 Request for Inter Circle Transfers from the officers during their period of probation should not be entertained.

15. REVIEW OF TRANSFER POLICY

15.1 This Policy shall remain valid till 31st December 2019. It will be reviewed well in time before 31st December of 2019 by the Circle Management in consultation with the Circle Officers' Association.

15.2 In case circumstances-induced requirement arising in the Circle warrant a change in CTP, a modalities meeting with the Circle Officers' Association may be conducted in the month of December/ January of the year. However, any such changes shall not be contrary to the extant Corporate Centre guidelines in the matter.

15.3 Unless revised/modified and a new transfer policy is put in place, all provisions in the existing policy will continue to be 'applicable even after the expiry of this policy.

POLICY FOR INTER CIRCLE TRANSFER OF OFFICERS PERMANENT CADRE : JMGS- I TO MMGS - III

(Cir No. : CDO/P&HRD-CM/46/2017-18 Dated 13/9/ 2017)

The Central Human Resources Committee (CHRC) has approved a revised Inter Circle Transfer (ICT) policy for all non-specialist permanent officers of the Bank. The policy will come into effect from 01st October 2017. This policy replaces all existing guidelines/circulars and supersedes all instructions/letters issued in this regard.

FACILITIES TO DIFFERENTLY ABLED PERSONS

TRANSFER / POSTING OF EMPLOYEES WHO ARE CARE GIVER OF DIFFERENTLY ABLED DEPENDENTS

Circular No. : CDO/P&HRD-IR/6/2016 - 17, April 18,2016.

Please refer to circular letter no. CDO/PM/SPL/67 dated 25.04.2000, CDO/P&HRD/IR/51/2014-15 dated 21.10.2014 and CDO/P&HRD/IR/34/2015-16 dated 15.07.2015.

We reiterate the extant instructions as under:

- i. In terms of the circular letter no. CDO/PM/SPL/67 dated 25.04.2000 and as per Government of India directives vide F. No. 302/33/2/87-SCT (B) dated 05.03.1988, subject to administrative exigencies, physically handicapped persons employed in our Bank in all cadres should normally be exempted from routine periodical transfers. Such persons should not normally be transferred even on promotion if a vacancy exists in the same branch/office/town/City. When the transfer of a physically handicapped employee becomes inevitable on promotion to a place other than his/her original place of appointment due to non-availability of vacancy, it should be ensured that such employees are kept nearest to their original place of posting and in any case are not transferred to far off/ remote places.
- ii. Such concession need not be made available to such of the physically handicapped employees who are transferred on the grounds of disciplinary actions due to their involvement in fraudulent transactions etc.
- iii. As per the Government of India guidelines received vide F.No.3/8/2014-Welfare dated 28.07.2014 issued by Department of Financial Services, Ministry of Finance, a Government

servant who is also a care giver of disabled child maybe exempted from the routine exercise of transfer / rotational transfer subject to the administrative constraints.

4. In view of the said guidelines issued by Government of India, it has now been decided as under:

- i. The concession as available to physically handicapped employees, as mentioned in Para (2)(i) above, may be made available to our employee who is also a care giver of disabled dependents i.e disabled dependent children and spouse (even though they are not financially dependent). However, they will have to submit copy of the physical disability certificate issued by the designated authority in respect of their disabled dependent to the Bank. For that purpose disabled will mean as defined by Government of India and as mentioned in para.2(iii) above.
- ii. Rotational transfer of such employees may be done i.e they may be transferred within the centre keeping in view CVC guidelines.
- iii. In case no vacancy exists at present centre of posting, on promotion, these employees may be transferred at other centres, based on their choice of place, where required medical facilities are available.

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

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

CDO/P&HRD-PM/10/2017 - 18, Tuesday, May 02, 2017.

PERSONS WITH DIFFERENT ABILITIES (PWDA)

EXEMPTION FROM MANDATORY RURAL / SEMI-URBAN ASSIGNMENT

The benefit of RUSU exemption should also be extended to employees who acquire disability after entering into service subject to submission of valid certificate of disability.

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 60% 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
LOANS :			
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)
Vehicle Loan (CDO/P&HRD/LANDD/55/2089 dated 02.09.2008)			
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	₹ 1,20,000/-	₹ 1,20,000/-	₹ 1,20,000/-
4. AMC (Furniture & fixtures) (Not available in the 1st year of purchase)	₹ 11,000/- p.a.	₹ 11,000/-p.a.	₹ 11,000/-p.a.

	PO	TO	OJM
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. 29

MANDATORY LEARNING COMPLETION OF MANDATORY E- LESSONS BY POs & TOs BASKET OF E-LESSONS

Circular No. : CDO/STU-MNDTRY LEAR/8/2016 - 17 dated 16/11/2016

The Lessons under the basket have recently been reviewed and reconstituted with deletion of five Lessons and addition of six new ones, including one on FATCA, thereby making a total

of 86 e- Lessons. The list of updated basket is mentioned in the Annexure A.

3. The new basket will be applicable for POs/TOs of 2016 batch and onwards. POs/TOs of 2015 batch will be guided by earlier basket now reduced to 80 e-Lessons.

4. All other instructions regarding completion of mandatory 72 e-Lessons by POs/TOs shall remain unchanged.

PO / TO CONFIRMATION IN JMGS-I COMMON WRITTEN TEST - EXAMINATION PATTERN

Circular No. : CDO/P&HRD-CM/67/2016 -17 Dated: 14/9/2016

The negative marking in the written tests shall not be applicable for confirmation of POs/TOs in the grade of JMGS-I, effective from the date of this circular. However, for being eligible for confirmation/placement in the grade of MMGS-II, the negative marking shall continue to be reckoned. The marks for acquiring the qualifications of ACE (AMFI Certified Employee), CIF (Certified Insurance Facilitator) & SP (Specified Person for General Insurance), as applicable, shall continue to be available to the candidates for reckoning of the same.

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 240/CDS grade-B or more (with a minimum of 60 in each during the best 3 out of last 4 years)

Sr.-cum-Merit Channel JMGS-I to MMGS -II : Officers should have secured a minimum 60 each of the best 4 out of the last 5 years. CDS grade-B or above.

Merit Channel MMGS-II to MMGS -III : Aggregate score 225/CDS grade-B or more (with a minimum of 60 in each during the last 3 years)

Sr.-cum-Merit Channel MMGS-II to MMGS -III : Officers should have secured a minimum 60 each of the best 4 out of the last 5 years / CDS grade-B.

C) DEBARMENT :

Officers who have given option not to participate in the promotion process or are under rigour of punishment on the date of eligibility.

D) OPT OUT OPTION :

Officers can be opted out from any promotion exercise by submitting a letter on the lines of annexure- II, III & IV as per their choice.

E) WRITTEN TEST :

The written test is applicable for all merit channel there shall no written test under Sr-cum-merit channel.

F) CONCESSION TO SC / ST OFFICERS :

This category of officers will continue to get concession in the matter of promotion to the grades of MMGS-II and III as per Govt.of India guidelines amended from time to time. Accordingly, SC/ST candidate senior enough in the zone of consideration so as to be within the number of vacancies will be placed in the select list without interview.

G) RESIDUAL SERVICE IN BANK FOR PROMOTION :

The candidates, to become eligible for promotions, should have a minimum of two years residual service with the Bank as on the date of eligibility.

H) NO. OF CHANCES :

The officers shall be given a total of 6 chances under each channel. The chances availed only from the promoting year 2014-15 and onwards would be counted for determining the no. of chances availed. If the officers does not opt out of the promotion process and he will be deemed to have availed the chance even if he absents himself in the entire promotion process.

I) MANDATORY ASSIGNMENTS :

REVISED MANDATORY ASSIGNMENTS EFFECTIVE FROM PY 2017-18 FOR CONSIDERATION FOR PROMOTION TO NEXT HIGHER GRADES

For promotion to the grade of Mandatory Assignments applicable from PY 2017-18 onwards
MMGS-II Nil

MMGS-III 2 years' service in Rural/Semi-urban Branch(es)

These revised assignments shall be applicable w.e.f. 01.04.2017 i.e. PY 2017-18 onwards.

J) ZONE OF SELECTION :

The zone of selection should be decided as under

Merit Channel : On the composite score of promotion appraisal forms score and written test mark.

Sr.-cum-Merit Channel : On the composite score of promotion appraisal forms score including seniority marks. 3 marks will be awarded for each completed year of service beyond the minimum service eligibility criteria for promotion under the channel subject to maximum 15 marks.

The criteria for becoming unfit of promotion shall be as under :

1. Has not completed mandatory assignment
2. Has exhausted all chances
3. Has secured less than qualifying marks in AARF
4. Has secured less than qualifying marks in written test.

K) INTERVIEW :

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 :

Grade	Merit Channel	Sr.-cum-Merit Channel
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 :

SMGS-IV 2 No additional RU/SU requirement. Two years' of service in Rural/Semi-Urban branches.

SMGS-V Minimum of 4 years of Branch experience (excluding probation period) in any Vertical (NBG/CAG/SAMG/MCG/IBG), out of which minimum 2 years as Branch Manager in Scale - II/III/IV incumbency branches.

There shall be no separate requirement of Operational/Independent Line assignment for MMGS-III and SMGS-IV promotion respectively.

Independent Line assignment will henceforth be required for consideration for promotion to SMGS-V only. There shall be no separate/additional requirement of any assignment for consideration for promotion to TEGS-VI.

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/CDS Grade-A

Promotion to Scale - V : The officers should have secured minimum CDS Grade-A / 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/CDS Grade-A

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.

Sr. Unit/CPC	Position	Incumbency
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**

LOANS & ADVANCES

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, CDO/P&HRD-IR/95/2016 - 17, 17.2.2017.

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 2 years of uninterrupted service in Bank includes the probation period

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), 6.5% from 01.01.2017

Limit above Rs.40 lacs : 8.00% p.a. (simple), 6.95% from 01.01.2017

iii. Ancestral property Loan for repair/ renovation /alteration of the house/ flat acquired without bank's finance:

Officers : 50 times of BP or Rs.30 lacs, whichever is less.

(Maximum eligibility, subject to maximum permissible deductions i.e. 60% of gross salary)

v. Repayment period: 360 months (including max. moratorium period of 24 months) ;

Tenure for repayment in the ratio of principal: interest = 2:1

vii. Repayment after retirement :Upto 75 years of age, irrespective of date of joining, subject to adequate and verifiable cash flows for repayment of the loan to the satisfaction of sanctioning authority. To be reviewed at the time of retirement, wherever necessary to ensure adequate repayment capacity as done hitherto.

viii. Housing loan on commercial terms: Rate of interest: 0.25% bps below rate applicable to public but not below Base rate.

ix. Sanctioning authority: All new Staff Housing Loan to be sanctioned at RACPC. AGM (RACPC) is delegated sanctioning power for staff housing loan. The existing Loans under IHL may also be migrated for maintenance to RACPC. At non-BPR centre, existing structure will continue. Other pre-sanction formalities like submitting DPD/Vigilance clearance, recommendations etc. will be completed by the controllers.

(i) The revised ceiling and interest rates will be effective immediately to all new loans under IHLS sanctioned/disbursed on or after the date of this circular. Repayment for the new loans under IHLS will be fixed in the ratio of P:I=2:1 (224 monthly 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 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 ₹ 40 lacs - 6.75% p.a. (simple)
- ii. Limit above ₹ 40 lacs - 8% p.a. (simple)

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

c) Housing loan sanctioned earlier before revised guidelines were issued but not disbursed :

The housing loan may be sanctioned as per revised scheme and disbursed accordingly, if the documentation is not done. In case documentation is already executed, a letter containing revised terms and conditions may be exchanged with the borrower employee.

d) Effect of conversion of commercial housing loan sanctioned but not disbursed or partly disbursed :

In case documents have already been executed, conversion may be allowed for the limit sanctioned under IHLs, In case document is yet to be executed, fresh application may be submitted for sanction of additional housing loan under IHLs.

In case of partly disbursed account, conversion may be allowed up to the limit sanctioned/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.

INDIVIDUAL HOUSING LOANS TO STAFF

Circular No. : CDO/P&HRD-IR/20/2016 - 17, May 11, 2016.

The Central Human Resources Committee of the Bank in its meeting held on 19.03.2016, has approved Changes/improvements in the Individual Housing Loan Scheme to staff, as under:

A) Allow repayment of all existing IHLs up to 75 years of age.

- i) Repayment of new loans sanctioned on or after the date of the circular, i.e. 30/09/2014 is now permitted up to 75 years of age, and with a maximum tenure of 360 months (as against the existing 300 months) inclusive of the moratorium period. This is now extended to existing IHL borrowers also.
- ii) Based on the simple application to be submitted by the employee to original sanctioning authority through IHL home branch, EMI will be rescheduled and a fresh arrangement letter will be exchanged, without seeking any further paper/document.
- iii) This facility may also be given as a one-time measure, up to September 30th 2016, for retired employees also. Deposit, if any, held for payment of EMI from retired employees, may be reviewed, viz a viz rescheduled EMI of the loan, if the retirees so request.

B) Maxgain (Over draft facility) on IHLs

- i) 'SBI - Maxgain' has been launched w.e.f. 1st April 2005 and the same facility is also being availed by our staff who have availed housing loan under commercial terms & conditions.
- ii) Maxgain facility may now be extended to our Staff IHL borrowers also, with minimum loan amount of Rs 20 lacs and overdraft facility with reducing drawing power, as per the same terms and conditions applicable to public. All other features of the existing Staff Housing Loan will continue to be the same, and Maxgain would be an additional facility offered, at the option of the staff member, if otherwise eligible.

C) RBI guidelines on Stamp duty and Registration charges

- i) In terms of RBI guidelines, Stamp duty, Registration Charges and other documentation charges, which are not realizable in nature should not be included in the value of the property/agreement to sale for arriving at the loan eligibility.
- ii) RBI has issued a notification on 5th March 2015 advising amendments in their earlier instructions. Accordingly REH & HD department vide letter no. RE/HL/AX/7 dated 27th April, 2015 has advised that Stamp duty, Registration Charges and other documentation charges will now be permitted to be added to the cost of the house/dwelling unit for the purpose of calculating LTV ratio, in cases where the total project cost of dwelling unit does not exceed Rs. 10 lacs.
- iii) It has now been decided that the same benefit may be passed on to our staff also. Hence, in the case of Staff Housing Loans, Stamp duty, Registration Charges and other documentation charges, be permitted to be added to the cost of the house/dwelling unit for the purpose of calculating LTV ratio in cases where the total project cost of dwelling unit does not exceed Rs. 10 lacs.

D) ADDITIONAL HOUSING LOAN

- i) As per extant instructions, Additional Housing Loan for purchasing a bigger house or for repair, renovation or alterations in existing house will be available after 5 years.
- ii) Since we have liberalized IHL, now there is no time limit / gap specified for acquiring a second house or a third house from the date of acquisition of 1st house. In that context, the competent authority has decided to do away with the stipulation of 5 year gap for taking additional housing loan or 2nd additional housing loan, from the date of sanction of IHL.

INDIVIDUAL HOUSING LOAN SCHEME (IHLS) GROUP LIFE INSURANCE POLICY :

Circular No. : CDO/P&HRD-IR/76/2016 - 17 dated 05.11.2016.

A Group Term Policy no 504080 on 19.09.2016 from Birla Sun Life Insurance Co Ltd, covering outstandings in home loan accounts of employees opened under Individual Housing Loan Scheme (IHLS) on or after 01.10.2014, under the product codes as mentioned in para 7 of the e-Circular No.CDO/P&HRD-IR/49/2014-15 dated 30.09.2014.

3. The annual premium for the policy is being paid at Corporate Centre by the Bank.

INDIVIDUAL HOUSING LOAN SCHEME (IHLS) INCLUSION OF COST OF SOLAR SYSTEM AS A PART OF PROJECT COST

Circular No.: CDO/P&HRD-IR/79/2017 - 18 ,Date: Fri 5 Jan 2018

In terms of extant instructions, maximum quantum of loan under the Individual Housing Loan Scheme (IHLS) is 90% of the project cost or maximum eligibility of the respective category of the employee, whichever is less. We have been receiving representations /suggestions from employees/ officers to include rooftop/domestic solar system as a part of project cost.

2. Competent authority has now approved inclusion of the cost of solar system as a part of 'Project Cost' under IHLS subject to the conditions as under: -

- a) The cost of rooftop Solar System will be added to the project cost/agreement value.
- b) The cost of rooftop Solar System shall be restricted to a maximum of Rs.2 lacs.
- c) The maximum quantum of loan under IHLS shall be 90% of the project cost or maximum eligibility of the respective category of the employee, whichever is less.

3. All other existing terms and conditions for housing loan under the Individual Housing Loan Scheme (IHLS) for employees will be applied.

INDIVIDUAL HOUSING LOAN SCHEME :FOR SCHEDULE TRIBE EMPLOYEES (IHLSSTE)

Circular No.: CDO/P^HRD-IR/48/2017 - 18, Date: Sat 7 Oct 2017

The salient features of the scheme are as under

a) PURPOSE : To provide financial assistance to Scheduled Tribe (ST) employees -

- i) To construct/ purchase house in such hilly/ tribal areas.
- ii) To purchase an existing (old) house/ flat.
- iii) To Repair/ renovate/ Extension of an existing house or flat.

b) ELIGIBILITY

- i) All Confirmed employees who have completed 10 years' uninterrupted service in the Bank including the probation period but not temporary service, will be eligible for the loan.
- ii) The employee shall be eligible to purchase only one house under the scheme.
- iii) The employee shall not be eligible for housing loan/ additional housing loan on commercial terms under the scheme.

c) LOAN AMOUNT

The category wise ceiling for the loan under the scheme are as under-

Officer: Rs 30 lacs

The above ceilings shall be within the overall ceiling applicable to employees under the present IHLS.

Maximum eligibility: Subject to maximum permissible deductions of 60% of Gross salary.

d) MARGIN : 10% of the Project Cost.

e) RATE OF INTEREST

As applicable to Individual Housing Loan Scheme i.e. 6.50% @ Simple rate of interest.

f) REPAYMENT

- i) 360 months including maximum moratorium period of 24 months. Tenure for repayment in the ratio of Principal: Interest = 2:1.
- ii) Repayment may be done up to 75 years of age, subject to adequate and verifiable cash flows for repayment of the loan.

g) TYPE OF LOAN

Loan can be availed as 'Term Loan' as well as 'Maxgain scheme'.

h) SECURITY

- i) Lien will be marked on the Provident Fund balance of the employee.
- ii) Third party guarantee of 'Spouse' and 'Nominee' where nominee is other than spouse for PF/Gratuity.
- iii) Negative Lien: An undertaking shall be taken from the employee that they will not sell/ transfer the property, for which loan has been taken, without the written consent of the Bank.
- iv) An undertaking from the spouse/ nominee that the terminal benefits may be appropriated against the outstanding housing loan.
- v) If the employee wants to continue the loan beyond retirement, a fixed deposit equivalent to outstanding at the time of retirement should be deposited with the Bank with lien marked in favour of the Bank.

I) DISBURSEMENT

The disbursements shall be made only in phases corresponding to the actual progress in construction. Where construction is being done by the employee himself, disbursement may be done in his personal account. However, in case of outright purchase of house, one-time disbursement may be permitted. Disbursement to the builder/ seller should be done by means of direct credit to their account only through Digital channel/ Demand Draft.

j) INSURANCE

The outstanding in housing loan shall be covered by the Group Insurance Cover obtained by the Bank against the death of the employee.

The scheme is applicable only for purchase/ construction of house in scheduled areas. All other existing terms and conditions for housing loan under the Individual Housing Loan Scheme (IHLS) for employees will be applied.

CONVEYANCE LOAN

VEHICLE LOAN FOR 2 -WHEELERS

Circular No. CirDO/HR/74 of 2008-09 dtd. 30.10.2008 & Circular No. CDO/P&HRD-IR/81 of 2012 - 13 dated 26.02.2013, P&HRD-IR/22/2016-17

MODIFICATIONS

An officer may avail loan for both a 2- wheeler and a car or a maximum of two cars and two 2-wheelers but the aggregate of all loans sanctioned should be within the overall limit fixed for conveyance loan applicable to them.

Maximum quantum of loan for car: Supervising OJMS-I to TEGSS-II : Rs.10.00Lacs

Maximum quantum of loan for Two Wheelers:

For confirmed Officers: 90% of cost of two wheeler within the overall limit of Rs.10.00 lacs up to TEGSS-II

For Officers not yet confirmed: 90% of cost of two wheeler subject to a ceiling of Rs.1,00,000/-

Also **Circular No. CirDO/HR/82 of 2007-08 dtd. 31.03.2008**, the rate of interest of Scooter Loan is revised to 7% p.a. simple, 6.5% from 01.01.2017

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	- 10 lacs (JMGS I to TEGSS II)
Intt.	- 7% Simple, 6.5% from 01.01.2017
Deduction norm	- upto 60% of Gross salary

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

Repayment of car loan within a period of 60 months after retirement. (Cir No. CDO/17/61/2017-18, dated 15.11.2017)

Both the loan i.e. two wheeler & 4 wheeler can be availed within the loan limit fixed for a car.

Physically handicapped officer drawing a Basic Pay of less than ₹.31,705/- p.m. shall be eligible for a loan for purchase of special Motor Car marketed by MIs. Maruti Udyog Ltd., provided he has completed 5 years of continuous service in the Bank.

Employees will be allowed to raise car loan for replacement of the vehicle, five years after the date of raising the first loan whether for new or used vehicle after liquidating the first loan along with interest in full.

Demand Loan for car repair

Repair of Cars (to officers once in 5 yrs.) – Rs. 10,000/-, 36 EMI, 8.5% p.a. (simple) & 2nd loan can be taken after 5 years of the first loan.

FESTIVAL ADVANCE

Through HRMS Only

PERSONAL LOAN

As per circular No. CirDO/HR/67 of 2007-08 dtd. 12.02.2008 , CirDO/HR/41 of 2008-09 dtd. 26. 06. 2008 & e Circular No. CDO/P&HRD-IR42 of 2013 - 14 dated 31.10.2013.

- 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/-
Scale VI & VII	Rs. 12,00,000/-

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. 6.95% from 01.01.2017

Sanctioning Authority : Not below the rank of AGM

Lien on account of Car Loan / Vehicle loan for 2 - wheeler and his housing loan should not be reckoned for calculating the unencumbered balance in PF for sanction of personal loan as per the Circular No. CirDO/HR/41 of 2008-09 dtd. 26.6.2008.

The following other operational guidelines relating to the Personal Loan Scheme have also been approved:

- a) Employees may retain the existing OD limits and avail the enhanced component in the existing OD account or in the form of Demand Loan as per their repaying capacity.
- b) To encourage our employees to opt for fixed repayment plan, a simple interest @ 8% p.a. will be charged for the Demand Loan component of the Personal Loan.
- c) The Demand Loan shall be recovered in monthly instalments spread over 120 months in the ratio of 5:1 i.e. 100 monthly instalments for principal and 20 monthly instalments for interest, commencing from the month following the month in which disbursement of D/L is made. After liquidation of Demand Loan, the employee can again avail the facility as per his/her eligibility. However, an employee will not be allowed to have more than two demand loan accounts at any given time. In case of Overdraft, the interest applied monthly will be recovered from the salary every month as at present.
- d) Employees who wish to avail the loan for the revised limit may get the loan sanctioned afresh. The two components of the loan i.e. OD and Demand Loan may be mentioned separately in the application.
- e) It has been decided to waive requirement for extension of EM of the house charged under HIL to Personal Loans. However, lien on the PF balance of employee will be noted. The unencumbered balance in PF (both Bank's and employee's share) must be equal to or more than the Personal Loan limit as per the last PF statement of the employee.
- f) For calculating the unencumbered balance in PF account for noting lien on account of Personal Loan, lien to the extent of Housing Loan and Conveyance Loan may not be reckoned as housing loans / conveyance loan are primarily secured by way of EM of the house/hypothecation of vehicles.
- g) Employees who intend to avail of the Personal Loan for the revised limit, may get the loan sanctioned as a fresh case. Enhanced Overdraft limit may be allowed in the existing account. The two components of Personal Loan i.e. CA/Overdraft and/or Demand Loan, as required by the employee, may be mentioned separately in the Personal Loan Application appropriately and sanction recorded accordingly by the competent authority. Documentation will, however, be separate for CAIOD and D/L accounts.

NOTE : (a) Those who have availed loan from co-operative society and are interested to avail personal loan should obtain permission from DGM of the module.

(b) The notional interest (monthly) should be available in the A/c is made so as to take care of interest portion as at no point of time, the A/c should be overdrawn.

(c) The intention of 40% take home salary should be observed during the currency of personal loan except to the extent that deductions on account of LIC premium, RD account, savings/welfare fund of society, extra deduction towards Provident Fund as well as deduction on account of festival advance should not be reckoned. (CL/CirDO/P&HRD/91 of 2003-04 Dt. 5.12.03) (CL/CirDO/P&HRD/41 of 2004-05 Dt. 14.10.04)

COMPUTER LOAN SCHEME

Circular No. **CirDO/HR/39 of 2007-08 dtd. 16.10.07**

CirDO/HR/42 of 2007-08 dtd. 26.10.07 & CirDO/HR/51 of 2007-08 dtd. 11.12.07 & CDO/P&HRD-IR/59 of 2013-1 dtd. 03.01.2014

Eligibility	- All permanent employees with 2 yrs. of service including probation.
Type of facility	- Demand Loan
Amount of loan	- upto max. of Rs. 40000/-
Repayment	- (P : I = 5 : 1) 36 months to 60 months
Rate of Intt.	- 8% simple, 6.95% from 01.01.2017
Security	- Hypothecation of P.C. / Laptop/Hardware purchased
Deduction	- Total deductions, including the EMI of this loan, should not exceed 60% of gross salary
Documentation	- DP / DP Delivery & Hypothecation agreement
Margin	- NIL
Sanctioning authority	- Branch Manager / Deptt. Head

SBI SCHOLAR LOAN TO WARDS OF SBI STAFF

(Circular no. CirDO/HR/28 of 2009-10 dated 24.7.2009)

SBI student loans to staff members/their wards are sanctioned on the same terms and conditions as applicable to public except for the following relaxations.

a) Margin	:	upto ₹ 4.00lacs	Nil
		Above ₹ 4.00 lacs	5%

- b) Repayment Period : 10 Years after Moratorium
- c) Interest Rate : 8% (w.e.f. 01.07.09) and 0.5% less interest incentive to girl students as per the directions of the Ministry of Finance. interest rate 6.95% from 01.01.17

However, the incentive of 1% reduction in rates for regular servicing of interest during the moratorium period as available hitherto will not be available to wards of staff w.e.f. 01.07.2009 due to reduction in rates significantly.

P. F. ADVANCES

(RULE)

(PURPOSES)

Rule - 15 (a) (i) to pay expenses incurred in connection with the serious or prolonged illness of the member or of any person actually dependent on him.

Rule - 15 (a) (ii) to pay obligatory expenses on a scale appropriate to the member's status which by customary usage the member has to incur in connection with marriage, funerals or other ceremonies.

RULE-15 (a) (iii) to meet any other expenditure or liability which in the opinion of the trustees, is extraordinary and beyond the ordinary capacity of the 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.

CLUB MEMBERSHIP & HONORARIUM

1. REIMBURSEMENT OF CLUB MEMBERSHIP / FEES

Circular CDO/PER&HRD/PM/13/2015-16 dt.28.04.2015

The reimbursement of club expenses viz. admission fee, subscription will be made to Regional Managers, Branch Managers (irrespective of scale) and Relationship Managers (in the scale of III/IV/V) posted in NBG, CAG & MCG as per the following annual ceilings. The rest amount, if any, will continue to be borne by the concerned officials or claimed through personal entertainment quota.

OFFICERS POSTED IN AREAS	Celling (Rs.) Per Annum
Metro	₹ 10,000/-
Urban	₹ 7,500/-
Rural & Semi Urban	₹ 5,000/-

The reimbursement will be made to the individual officers through HRMS subject to production of proof of payment to the club.

2. HINDI TEACHING SCHEME REIMBURSEMENT OF CONVEYANCE AND OTHER EXPENSES:

Our staff members take up the correspondence courses and appear for Hindi examination conducted under Hindi Teaching Scheme of the Government of India. We invariably receive queries as to whether payment of conveyance, Halting Allowance, etc., are admissible to such employees who go to a centre away from their place of posting to take such examinations. In this connection, we advise that the enrolment fee for the examination, Travelling and Halting Allowance permissible as well as duty leave may be sanctioned to our employees appearing for such examinations. For appearing in Hindi Exam, TA, HA & Duty Leave are permissible. [PER:94 of 20.3.1999]

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

Honorary Exams

<u>Sr. No</u>	<u>Exam Name</u>	<u>E-Circular Reference</u>	<u>Honarium (Rs.)</u>
1	CUSTOMER SERVICE & BANKING CODES AND STANDARDS	Sl. No. : 417/2014 - 15 Circular No. : CDO/STU-COURSES/3/2014 - 15 Monday, July 21, 2014.	5,000/-
2	FOREIGN EXCHANGE FACILITIES FOR INDIVIDUALS	Sl. No. : 417/2014 - 15 Circular No. : CDO/STU-COURSES/3/2014 - 15 Monday, July 21, 2014.	5,000/-
3	IT SECURITY	Sl. No. : 1082/2013 - 14 Circular No. : CDO/STU-COURSES/1/2013 - 14 Monday, December 30, 2013	5,000/-
4	PREVENTION OF CYBER CRIMES AND FRAUD MANAGEMENT	Sl. No. : 1082/2013 - 14 Circular No. : CDO/STU-COURSES/1/2013 - 14 Monday, December 30, 2013	5,000/-
5	Certificate course on Trade Finance	Sl. No. : 7/2015 - 16 Circular No. : CDO/STU-COURSES/2/2015 - 16 Wednesday, April 01, 2015	5,000/-
6	Certificate Course on AML-KYC	Sl. No. : 7/2015 - 16 Circular No. : CDO/STU-COURSES/2/2015 - 16 Wednesday, April 01, 2015	5,000/-
7	Certificate Course on SME Finance for Bankers	Sl. No. : 7/2015 - 16 Circular No. : CDO/STU-COURSES/2/2015 - 16 Wednesday, April 01, 2015	5,000/-
8	Certified Information System Bankers	Sl. No. : 7/2015 - 16 Circular No. : CDO/STU-COURSES/2/2015 - 16 Wednesday, April 01, 2015	5,000/-
9	Certificate Course on Project Finance	Sl. No. : 7/2015 - 16 Circular No. : CDO/STU-COURSES/2/2015 - 16 Wednesday, April 01, 2015	5,000/-
10	Certificate Course on Micro-Finance	Sl. No. : 7/2015 - 16 Circular No. : CDO/STU-COURSES/2/2015 - 16 Wednesday, April 01, 2015	5,000/-
11	CERTIFICATE EXAMINATION IN RISK IN FINANCIAL SERVICES (CeRFS)	Sl. No. : 327/2015 - 16 Circular No. : CDO/STU-COURSES/4/2015 - 16 Saturday, June 13, 2015.	10,000/-
12	NISM –SERIES V-A : MUTUAL FUND DISTRIBUTORS CERTIFICATION EXAMINATION	Sl. No. : 6/2015 - 16 Circular No. : CDO/STU-COURSES/1/2015 - 16 Wednesday, April 01, 2015	5,000/-

Honorarium Exams

13	CERTIFICATE COURSE FOR DEBT RECOVERY AGENTS (DRAs)	Sl. No. : 1057/2014 - 15 Circular No. : CDO/STU-MNDTRY LEAR/10/2014 - 15 Tuesday, December 16, 2014.	5,000/-
14	CERTIFICATION COURSE CONDUCTED BY FIMMDA	Sl. No. : 418/2014 - 15 Circular No. : CDO/STU-COURSES/4/2014 - 15 Monday, July 21, 2014	5,000/-
15	SCHEME FOR PAYMENT OF HONORARIUM BANCASSURANCE TIE UP- GENERAL INSURANCE	Sl. No. : 266/2007 - 08 Circular No. : CDO/P&HRD-LANDD/22/2007 - 08 Saturday, August 11, 2007.	5,000/-
16	Incentives payable on passing Hindi Examinations	Sl. No. : 161/2010 - 11 Circular No. : CDO/P&HRD-PM/15/2010 - 11 Thursday, June 17, 2010. (Honorarium depends on category, refer circular for details)	Upto Rs.30,000/-.
17	NSDL's CERTIFICATION PROGRAMME	Sl. No. : 265/2007 - 08 Circular No. : CDO/P&HRD-LANDD/21/2007 - 08 Saturday, August 11, 2007	5,000/-
18	SCHEME FOR PAYMENT OF HONORARIUM BANCASSURANCE TIE UP- SBILIFE	Sl. No. : 267/2007 - 08 Circular No. : CDO/P&HRD-LANDD/23/2007 - 08 Saturday, August 11, 2007	5,000/-
19	BSE CERTIFICATION ON CENTRAL DEPOSITORY CONDUCTED BY BSE	Sl. No. : 410/2010 - 11 Circular No. : CDO/P&HRD-CM/31/2010 - 11 Thursday, August 26, 2010.	5,000/-
20	ONLINE CERTIFICATE COURSE ON RTI LAUNCHED BY THE DEPARTMENT OF PERSONNEL & TRAINING (DoPT)	Sl. No. : 584/2012 - 13 Circular No. : CDO/P&HRD-CM/33/2012 - 13 Tuesday, September 11, 2012	3,000/-
Total			1,28,000/-

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 , CirDO/BPR-IT(S&P)/06/2015-16, CDO/ORG/DIFP/3 - 2017-18, dated 22.8.2017

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
Staff Advance	(Rs. in thousand)				
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
<u>CDO/P&HRD-IR/12/2012-13 dated 21.5.2012</u>					
Advance against medical bills & payment of medical bills (Hospitalisation)	3 lacs	1.5 lacs	NIL	NIL	NIL
(163)					

- 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.

GENERAL MATTERS (Approved changes)		
GROUP - I PREMISES AND EQUIPMENTS		
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 # Purchase of computer systems other than for full branch computerisation. (any one instance)	10 lacs	7 lacs	5 lacs	75000	50000
@E \$-(New) Hiring or services for maintenance of electronic & computer items	7 lacs	5 lacs	1.5 lac	25000	20000
F \$-(New) 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)

Position	Grade	Items
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).

AUTHORITY STRUCTURE FOR MISCELLANEOUS MATTERS IN PERSONNEL AREA

SR.No.	SUBJECT	COMPETENT AUTHORITY
1.	Reimbursement of expenditure of recurring nature in respect of Branch Managers like, i) Conveyances ii) Newspapers iii) Reimbursement of daily wages paid to casual labourers engaged at official residence iv) Cleansing materials	Paid in HRMS
2.	Retention of house on retirement (on superannuation) upto 2 months (Both Bank's flat & leased house)	a) Vide CirNo. CirDO/HR/56 of 2007-08 dated 31.12.07 officers on normal retirement may obtain the facilities without any approval.
3.	Retention of telephone on retirement (on superannuation) upto 2 months	- do -
4.	Retention of Bank's car on retirement (on superannuation only) upto 2 months for scale - VI and above	- do -
5.	Retention of house by family members on death of the officer	In respect of officers upto SMGS V Upto 3 months : 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 Upto 12 months or completion of the academic year of dependent children whichever is earlier - CGM. TEGS VI and above-Group Executive / DMD / CDO.
6.	Permission to stay in the leased house beyond permissible rental ceiling by paying the differential.	Same authority as empowered to permit hiring of leased accommodation.
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)

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

- 19. Standardisation of SBI VISITING CARD** CirDO/HR/65 of 2006-07 date 10.02.2007
To create Brand Equity for the Bank it has been decided to standardise the Visiting Cards of all functionaries of the Bank.
- 20. Scrutiny of assets & liabilities** Respective reporting authority statements for all officers
- 21. Encashment of Privilege leave by legal heirs.** 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
- 22. Deputation of Officers :**
Within SBI subsidiaries & Associates Upto SMGS V
Other Organisation - All grades
All deputations - TEGS VI & above
- a) Upto MMGS III - CGM (P&HRD)
b) Scales IV & V - DMD & CDO
Scale I to V - DMD & CDO
Chairman
- 23. (i) Compensation/reward for death on duty/while resisting dacoity, robbery** **(CDO\PER&HRD\71\98-99) & CirDO\ P&HRD\61 of 2002-03 dated 02.08.2002**
DMD & CDO for C.C. and its establishment
- (ii) Medical expenses DGM of the Net Work & CDO for LHO
- (iii) Special Leave CGM of the Circle & CGM (P&HRD) for C.C
- (iv) Out of turn promotion / advance increment Respective appointing / promoting authority with the prior approval of the C. C.
- (v) Reimbursement of educational expenses upto graduation level CGM (P&HRD)
- (vi) Payment of last drawn pay and allowances till one of the children attains the age of 21 years or till the date of which deceased would have retired in the normal course. CGM (P&HRD)
- (vii) Transfer of loans for housing etc. 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)

24. Appointment of sports person

- a) Central Office through the CDO at the LHO.
- b) Award - CGM (P&HRD)
- c) Officers - ECCB

25. Grant of special leave to sports person
FOR 18 RECOGNISED GAMES

- i) For grant of special leave not beyond 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

PROVISIONS : DEATH DURING SERVICE

FACILITIES, BENEFITS, ETC. AVAILABLE FROM BANK, ASSOCIATION, CREDIT SOCIETY, ETC.

It is our responsibility to pass on all the necessary information to the family of the bereaved officer, as a goodwill gesture and also bring more loyalty from the serving employees towards the Bank, the Association and the Credit Society. Some important provisions are detailed below:

Interest on Loan Accounts: (e-Cir/CDO/P&HRD-1R-199/2008-09) : The interest on loan accounts of a deceased employee may be waived for the period from the date of death of the employee to the date of closure of loan accounts, subject to some stipulations.

Furniture & Electronic Items: (e-Cir.CDO/P&HRD-PM/10/2010-11) : The family of the deceased officer should be given furniture and electronic items free-of-cost and the book-value of the same should be written off from the Bank's books.

Group Insurance Scheme: (SAMPOORNA SURAKSHA) : The scheme gives an insurance cover of Rs. 5.00 Lakh to Scale-I to III officers, 6 lakh to SMGs-IV, 7 lakh to SMGS-V and 8 lakh to TEGs -VI officers.

Swarnaganga Policy: The nominees of officers eligible for benefits under Swamaganga Policy of SBI Life should be educated to lodge the claims properly/expeditiously (detailed separately).

Home Loan & Car Loan Borrowers: (e-Cir. NBG/PBUIHJ7/2007-08) : Our Home Loan and Car Loan borrowers (including our employees) who opt for the Scheme are covered under a Personal Accident cover to the extent of initial loan amount sanctioned irrespective of the outstanding. Claim is to be made within 60 days from the date of the accident.

Ex-gratia Relief: Maximum amount 14.00lakh (minimum 50% i.e. 7.00lakh). Ex-gratia amount of Rs.1.00 lakh will be paid immediately on receipt of application to meet emergent needs.

Leave Encashment: Upon death of officers, the legal representatives get amount of leave encashment. The spouse of the officer may claim it without legal representation, on furnishing an Indemnity Bond and two sureties.

Residential Accommodation: Request from the dependent of the deceased officers may be considered by the appropriate authority sympathetically for continuance of the residential accommodation. In deserving cases, it may be allowed up to the current academic session of the school/college-going children of the deceased officer.

Travelling Expenses : Eligible to claim cost of transportation of baggage and other expenses as if, on transfer.

Ex-gratia from SBI Officers' Multi purpose society, Odisha Ltd.: On the death of the member during active service, Rs. 1 Lac is paid to the nominee of the member immediately (after adjusting the outstanding loan amount).

Ex-gratia from Officers' Association: On the death of the member during active service, a lump sum amount of Rs. 1 Lac to his/her nominee by the S.B.I. Officers' Association, Bhubaneswar Circle in a delegation.

ASSOCIATION's TRANSIT HOUSE

- 1 **AHMEDABAD** SBIOA GUEST house, Block-401/402, Krishna Apartments, 4th Floor ,10, Rajnagar Socioty, 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,M-9448616019 & H. Gangadhar, M - 9449671082
- 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** (1) 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) (2) Puri Guest House - Jay Gouri Enclave, Near Gadi Khana, Mochisahi Chhack, Puri Care Taker - Santosh Kumar Mishra, Ph. - 0674 - 2392286, 06752-226080
- 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, 1st 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** Hotel Mountain Retreat, Tibet Road, Gangtak, Contact no. M- 09832005536,0359-2205670
- 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 : BORBORA NIWAS, 3rd floor,GMC hospital Road,Right side,
Bye lane No.1, Srimantapur, Near LG service centre, Bhangagarh, Guwahati-781032
- 17 HARIDWAR HARIDWAR GUEST HOUSE (DELHI CIRCLE)
Hotel Mayur, Upper Road, Opp Mansa devi Ropeways Gate, Haridwar-294401. 01334-227586
- 18 HARIDWAR HARIDWAR GUEST HOUSE (BENGAL CIRCLE)
Hotel Lajja palance, Laltara pul, Balmiki Chowk, Besides Central Bank, Haridwar-01334-223033,
07895303297
- 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), Flat No 501, Block E level-1, Dream
House Appartments, Bypass road, Greater Kailash, Jammu.
- 22 KANPUR KANPUR GUEST HOUSE (Lucknow Circle), New Bharat Appartment 7/137, Flat No. 14, Swaroop
Nagar, Kanpur, Caretaker : M- 9005254029
- 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, B-2/ M-64, SBI Colony,
Near SBLC Lucknow, caretaker- 9889170116
- 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 Ambika palace, Wavelry Convent Chowk,
Kala school gate, Mussoorie, care taker- 0935886800
- 29 MOUNT ABU MOUNTABU GUEST HOUSE(Ahmedabad Circle),Hotel Shikhar, Nr petrol pump, Mount Abu, fax-
02974-237069, Tel 02974-238944,235285
- 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. Kotheswar, 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** i. Sri Sunil Tiwari Guest house in charge, Fax No. 0771-2323747, m. 09977704669.
ii. Shri Tomlal- caretaker, P-2, Avanti Vihar, Telibanda Railway crossing, Sector-2, GE Road, Raipur (CG), 0671-4039495, M. 09630875897.
- 37 RANCHI** Flat No. 2A, Shivatara Appartment, Opp SBI Ranchi main Br, Ranchi-834001
- 38 SILIGURI** Sudhi Laxmi Appartment, Near SNT Bus Stand, Opp Petrol Pump, Siliguri Lodge compound- Siliguri -734001, M. 08001196966
- 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) Shivjyothinagar, Beside Kushi Hospital, Tirumala byepass, Road Near Alipiri police station, Tirupati-517501, 0877-2252014, fax. 2225230, M. 9949250398.M
(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, B-38/47-S-K, Moti jheel, Mahmoorganj, Near SBI Shivaji Nagar Branch, Varanasi.
- 43 VISAKHAPATNAM** VISAKHAPATNAM GUEST HOUSE (HYDERABAD CIRCLE) SBIOA Guest House, Door No. 49-54-6/3, Shirdi Sai Anugraha pital Road, Opp Minerva Public School, BS layout, Seethammadara North Extension, Visakhapatnam-530013, 0891-2573510, Caretaker: M. 9393104682
- 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

ADDITIONS TO THE ABOVE LIST

45. **ALLAHABAD GUEST HOUSE (LUCKNOW CIRCLE):** Flat no 505, Shyam Pushp Residency, civil lines road, Rajapura Allahabad, care taker: 8574549655
46. **DARJEELING (BENGAL CIRCLE):** Shrestha lodge, Ladenla Road, OPP GPO, Darjeeling, m no- 09832093913
47. **JAIPUR GUEST HOUSE (ABOA-UNIT SBBJ):** (A) 1346, Azab Ghar Ka Rasta, Kishan Pole Bazar, Jaipur-302003, contact- 0141-2310722
(B) ABOA House, A-19, Swej Farm, Reliance Fresh wali gali, New saganes Road, Jaipur. Mobile - 9414037171
48. **JABALPUR GUESTHOUSE (BHOPAL CIRCLE):** 14/393, Ghadi Chowk, Vijay Nagar, Jabalpur (MP) -0761-2640353, 09669964538, 09425800582
49. **SECUNDRABAD GUEST HOUSE (Hyderabad Circle) :** Flat no. 106/107, Sri Sairajendra Prestige Apts, street no 5, Nehru nagar, West Maredpally, Secundrabad-500003.
50. **SHIRADI GUEST HOUSE (Mumbai Circle) :** Sri Sai Guest House, SBIOA Bhawan, Shiridi, No. 187/3, Flat no.8-9, Behind Pushapak Resorts, Shiradi, Ahmed nagar Road, Shiradi-02423-2568871, fax-02267514043
51. **VIJAYAWADA GUEST HOUSE (Hyderabad Circle):** SBIOA GUEST HOUSE, D no. 30-5-13, Kaka Chalapathi Rao Street, Durga Agraharam, Vijayawada-520002
52. **UJJAIN GUEST HOUSE (Bhopal circle) :** Flat No. C-104, Shivansh Elegance, 63/II, 1st Floor, Opp Mittal Avenue, Harifatak Road, Nanakheda, Ujjain (MP)- 09407131034
53. **SAMABLPUR GUEST HOUSE (Bhubaneswar circle):** House No. 127, Ward No. 5, Bhutapara Chowk, Sambalpur, Caretaker - Bibhuti, -789446081
54. **AMRITSAR GUEST HOUSE (Chandigarh Circle) :** Recently opened Contact : SBIOA Chandigarh circle
55. **PURI GUEST HOUSE (Bengal circle) :** Hotel Sitara (near Puri hotel), Gopal Ballav Road, Sea beach, Puri-752001, Odisha, m- 9937121128, 9938496626.
56. **NAGPUR GUEST HOUSE (Mumbai circle) :** SBIOA Bhavan Nagpur, Shree Hari Apartment, plot no. 56-C, Mata mandi road, Prisent colony, Gokul peth Nagpur. 0712-6645808, A/C no. 30871163335
57. **PELLING GUEST HOUSE (Bengal circle) :** Hotel sunrise Regency, Lower pelling, West Sikkim. 033-22485557, fax- 033-22621257
58. **PONDICHERY GUEST HOUSE :** AVM Lemon Green Apartment, No.-67, Bharati Nagar, 1st Floor, Lawspet Main Road, Pondichery - 605008.

HOLIDAY HOME LIST

NO CIRCLE PLACE OF HOLIDAY HOME ADDRESS OF HOLIDAY HOME WITH TELEPHONE NO.

1. **AHMEDABAD: Dwarka** : Hotel Dwarka Residency Near Iskon Gate, Dwarka-361335
Tele(02892) 235032
2. **AHMEDABAD: Veraval**- Hotel Rajdev 3rd Floor, Bansidhar Complex, S T Road, Veraval-362265,
3. **BANGALORE : Bangalore**- State Bank Of India Holiday Home, Binnyston Gardens, Near BinnyMills Circle, Adjacent To Cauvery Ford Car Showroom, Behind City Railway Station, Magadi Road,Bangalore - 560 023. Phone No- 080-23114768
- 4 . **BANGALORE- Mysore** - State Bank Of India Holiday Home, No. 16/1, & 16/2, Shivanna Complex, Kalidasa Road, V. V. Mohalla, Mysore - 570 002. Phone No. : 0821-2512703
- 5 . **BANGALORE -Hubli** - State Bank Of India Holiday Home, Shanthinagar Bus Stop, 1st Floor, SBI Madhura Colony Branch Building, Keshwapura, Hubli - 580 023. Phone No. : 0836-2212533, Care Taker - Shri Michael Phone No. - 0836-2212533
6. **Bhopal - Bhopal** - Hotel Surbhi, 37, Zone-Ii, M P Nagar, (OppSomDistillaries Office), Bhopal 0755- 2551006 ,
7. **BHOPAL - Pachmarhi** - Hotel Pachmarhi, Patel Marg, Pachmarhi 07578-252170
8. **BHOPAL -Ujjain** - Hotel Ashray, 77, Dewas Road, Ujjain 0734-2519301-302
9. **BHOPAL : Indore** - Hotel President, 163, R N T Marg, Indore 0731-2528866
10. **BHOPAL : Khajuraho** - Central Hotel, 6/168,Opposite PahilWatika,Shankargarh, Khajuraho 07686-274394
11. **BHOPAL : Jabalpur** -Samdareeya Hotel, Napier Town Jabalpur 0761-2413400, 2413442
12. **BHOPAL : Gwalior** - Sugar Palm Hotel, KailashVihar, City Centre, Gwalior 0751-4013311, 2342117
13. **BHUBANESWAR : Bhubaneswar** - Plot No-33, Soubhagya nagar SBI Employees, Housing Colony, Siripur, Bhubaneswar-751003 , 06742564499 , 0674 -2393725
14. **BHUBANESWAR :Puri** - Chakratirtha Road, Puri Near Chankya Bnr, Hotel Puri 06752-211466
CWC BBSR- 0674 -2393725
15. **CHANDIGARH :Katra, Jammu** : SBI Holiday Home At Hotel Ambica, Jammu Road, Katra, (PH:01991-232062, ,232400)
16. **CHANDIGARH : Srinagar** -SBI Holiday Home Hotel New Park, Boulevard Road, Opp, Dal Lake, Srinagar, (Ph:0194-2500926, 2500988, 2501042, 2501097)

17. **CHANDIGARH: Palampur-** SBI Holiday Home Ate Hotel Holiday Home, Lohna Hills(Nr PWD Colony), Opp Hotel Tea Buds,,Palampur.(PH:01894-233522,
18. **CHANDIGARH : Shimla** - SBI Holiday Home At Hotel Green Woods, Dhingra Estate, Opposite Petrol Pump, BelowBoileauganj, Kalka Shimla Highway, Shimla(Ph-0177-2831129)
19. **CHANDIGARH : Manali-** SBI Holiday Home At M/S Manali Cooperative Housing Society Ltd, Manali. (PH:01902-253270)
20. **CHANDIGARH: Dalhousie** - SBI Holiday Home, Near SubhashChowk, Dalhousie (Ph:01899-242171)
21. CHANDIGARH: Sector 42, Chandigarh- SBI Holiday Home, Sector 42, Chandigarh , Ph:0172-2611200 2611612 ,2612611)
22. **CHENNAI : Chennai** - Hotel Royal Regency, 26/27, Poonamallee High Road, Periamet, Chennai - 600 003 Tel No.044-2561 1777
23. **CHENNAI :Kodaikanal-** Hotel Goldan Parks Inn, Anna Salai, KodaikanalTel.No. 04562-246181
24. **CHENNAI : Kanyakumari** - Hotel Amutham Residency, 6 /158/6-23 Main Road, Kanyakumari 04652 - 247300/ 248300
25. **CHENNAI :Rameswaram-** Hotel Sri Saravana, 1/9a, South Car Street, Rameswaram 623 526 , Tel.No.04573- 223367
26. **CHENNAI : Madurai-** SBI Holiday Home, 2A, Alagusundaram Nagar 1st Street, Thiruparankundram, Road, Madurai- 625 003
27. **CHENNAI :Udhagamandalam (Ooty)** Hotel Khems, Shore Ham Palace Road, Opp. To Ettiness Road, (Near Charring Cross) ,Ooty 0423 2444188
28. **Chennai : Vellore Shifting To A New Premises Under Process**
29. **GUWAHATI : Guwahati** Opp. Rajiv Bhavan, Sarbodaya Path, Shri RanjitKalita 0361-2237621, Near ABC Point, G.S. Road , Mob - 09864490428 , 2237524 , Guwahati - 781005. Landlline No- 03612525442
30. **GUWAHATI : Shillong** M/S. Hotel Alpine Continental SmtRupaBhattacharjee 10/ 22 beds, Phone - 0361-2237621. Quinton Road, Police Bazar, Shillong - 793001, Mob No- 09436103476, 2237524, Landline- 0364-2220991, 2220996
31. **GUWAHATI JORHAT** Tarajan Bye Lane-1, Near BaruaCharali, Jorhat-785001 Sri Deba Baruah, 4/8 beds AC, And TV 0361-2237621, Mob No-9435524697 -2237524
32. **GUWAHATI : Kaziranga-** Lakosha Tourist Lodge, Kohora-1, Near Aseb Power House, P.O.- Kaziranga National Park, Pin-785609, Shri Maliram Boro 2/ 5 beds Ac, TV, Phone 0361-2237621, Mob No- 9435135985-2237524
33. **HYDERABAD : Hyderabad-** H.No. 3-6-69, Plot No.74, Avanti Nagar, Opp. To Skyline Theatre, Basheerbagh, Hyderabad, 040-23224652 Sudarshan Raju Mob No: 9440135847, 040 2346643

- 34 . **HYDERABAD : Vijayawada-** 14, SBI Officers Colony, Door No. 40-9-18, Icici Bank Behind Nilgiris, Acharya Rang Nagar, Near Benz Circle, Vijayawada- 500 010, 0866-2473018
35. **HYDERABAD : Visakhapatnam** SBI Administrative Office Premises, Balaji Nagar, Siripuram Junction, Visakhapatnam-500 003, 0891-
- 36 . **HYDERABAD : Tirupati-** Door No.19-425-52-105, (Mr. Tyres Backside) Reliance Market Backside Road, Kakateeya Nagar (Kanady), Tirupati- 517 501, 0877-2222317
37. **HYDERABAD : Secunderabad** :Karishma Homes, H.No.6-3-1219/1/4, Uma Nagar, Street No.1, Behind, Country Club, Begumpet, Secunderabad,040-23410011, 23410066,
38. **KOLKATA:Kolkata-** Hotel Penguin Pvt. Ltd. ,18, Jadunath Dey Road, Besides Yogayog Bhawan, Kolkata- 700012 ,Ph-(033)-22121312/
- 39 . **KOLKATA : Digha** - Plot No. 17, Holiday Home Sector ,Opp. Science Centre, New Digha- 721463, Ph- (03220)-266293 ,ShriSushil Kumar Barik-Ph- 7063234129
40. **KOLKATA, Gangtok-** Hotel Mountain Retreat ,Tibet Road (Near M.G Marg) ,Gangtok, Sikkim- 37101 ,Ph:(03559)- 2205670 Ph:(03559)- 2205670
- 41 . **KOLKATA : Port Blair-** House Of Smt. K. PrabhaWati,Rajiv Gandhi Nagar,Near Raj Niwas, Port Blair,Ph- (03192) 233705, Ph- (03192) 233705
- 42 . **KOLKATA : Santiniketan-** Hotel Basundhara, Baganpara,Simantapally, Santiniketan, Distt.-Birbhum- 731235,Ph- (03463) 264538/ 9434132549
43. **KOLKATA : PELLING** - Hotel The Alpine Pelling, Upper Pelling,Dist. Geyzing,West Sikkim- 737113, Ph-(03529) 258213/ 8172079856
- 44 . **Kolkata : Darjeeling** : At Present No Holiday Home Is Functional As The Existing Agreement With Hotel Anand Palace Has Been Terminated W.E.F.23.05.2015
45. **LUCKNOW- Allahabad** 15/1, Stanley Road, PatrikaChauraha, Civil Lines, Allahabad - 211 001
46. **LUCKNOW- Lucknow-** Sec- Ds/120, Sbi Officer's Flats, Near GallaMandi, Opposite EldicoApptt. Sitapur Road, Lucknow -226 024
47. **LUCKNOW - Varanasi** - D-63/ 8a, Anand Nagar Colony, Behind Shivaji Nagar Branch, Mahmoorganj, Varanasi - 221 010 2620288 0522-2234052
48. **MUMBAI- Shirdi-** Shirdi Holiday Home, Hotel Sai Sahavas, Pimpalwadi Road, Shirdi 423101 Ph. No- 02423256363/64/65/66 49. Mumbai -Matheran- Matheran Holiday Home, Navneet-Villa, Behind Diwadkar Hotel, Near Rly.Stn., MatheranRaigad District, Maharashtra 410102 Phone No 0214 8230071
50. **MUMBAI - Lonavala** -Lonavala Holiday Home, Opp. 'Redet', Woodland Hotel, Raiwood,Lonavala (East), Maharshtra 410401. PHONE NO 02114 277393
51. **MUMBAI-** Panchgani- Panchgani Holiday Home, ShantivanJkg Estate, KondibaShinde Marg,Shahunagar, Near Hotel Dhanhill, Behind Nachiket Academy,

52. **MUMBAI**- Panaji - Panaji Holiday Home, Hotel Campal, Opp. Kala Academy, Near Military Hospital, Panaji 403001. Ph. 0832-2224533-2238888
53. **NEW DELHI** - New Delhi - R-1 Square Hboutique Hotel, 14-A/1, W.E.A., Saraswati Marg, Karol Bagh, New Delhi - 110005 (Near Metro Pillar No. 117 & Karol Bagh Metro Station) 011-25756789 & 25818111
54. **NEW DELHI** - Agra - Hotel Jyoti Continental, A-5, Vaibhav Nagar, Off Fatehabad Road (Near Amar Hotel), Agra 0562-4064223 & 09358039920 (Uttar Pradesh)
55. **NEW DELHI** - Haridwar- Hotel Jagat Inn, 789, Model Colony, Opp. Prem Nagar Ashram, RanipurMor, Haridwar - 01334-221237 (Uttarakhand)
56. **NEW DELHI**- Jaipur- Hotel Aroma Classic, Sp-1(A), GopiNath Marg (Behind Jayati Market) Near, Panch Bhatti, M.I. Road, Jaipur (Rajasthan)
57. **NEW DELHI** - Nainital- Hotel Wood Land, Mallital, Nainital (Uttarakhand)
58. **NEW DELHI** - Udaipur (**)(**) Contract / Agreement With Udaipur Holiday Home Ended On 10.02.2016. Hotel Kajari,(RTDC) Shastri Circle, Udaipur
59. **PATNA - Patna** - Behind Patna Musium, Beside VidhyapatiBhavan, Patna (Bihar)
60. **PATNA - Bodhgaya** - Shakya Guest House, Near Root Institute, Saxena Road, Bodhgaya, Gaya, Bihar
61. **PATNA - Deoghar**- Barmasia, Circular Road, Near State Bank Learning Centre, Deoghar (Jharkhand)
62. **PATNA - Ranchi** - VardaanKillburn Colony, Ranchi (Jharkhand)
63. **THIRUVANANTHAPURAM - Ernakulam**- SBI Holiday Home, M/S Hotel Mareena Regency, Hospital Road, Ernakulam 0484-2367973
64. **THIRUVANANTHAPURAM- Guruvayur**- SBI Holiday Home, Pavizham Guest House Bldgs. Westnada, Muthuvattur Road, Guruvayur-680101
65. **THIRUVANANTHAPURAM - Kumarakom** - SBI Holiday Home, M/S Ashirwad Heritage Resorts, Ward No: 2, Chakrampady, Kumarakom, Pin: 686 563.Ph.0481-2527100
66. **THIRUVANANTHAPURAM - Munnar** -SBI Holiday Home, M/S Sujatha Inn, A.M.Road, Munnar (Po), Pin: 685 612. Ph.04865-232770
67. **THIRUVANANTHAPURAM - Thekkady**- SBI Holiday Home, M/S S.N.International, K.K.Road, Thekkady, Kumali,Pin :685509, Ph-04869-224355
68. **THIRUVANANTHAPURAM - Thiruvananthapuram** - SBI Holiday Home Tc No.25/487/3,4&5 Etra No.252, "Soliel" Opp. Jas Hotel Thycaud, Thiruvananthapuram- 695 014 Tel No. 0471- 6549955

SBI OFFICERS' GUESTHOUSE, SASTRINAGAR, BHUBANESWAR

{For Officers from OJM (Scale -I) to Asst. General Manager (Scale-V)}

(Inside SBI Staff Quarters, New Block)

1st Bidyut Marg, Sastrinagar, Bhubaneswar- 751 001

Procedure for reservation- Guesthouse can be booked thorough HRMS site. Navigation path is - Employees Self-Service Employee ? Welfare Bouquet ? Guest House Booking ? New Booking. In case of non-availability in HRMS, request may be made by e-mail to <agmpre.lhobhu@sbi.co.in> or <cmpre.lhobhu@sbi.co.in> to reserve rooms under discretion of the Department (as per proforma below). Officials may also speak to Liaison Officer (Maintenance) Phone 9437047963 or CM (P&E) 9437000703 for any query regarding reservation.

Number of suites available - 12

Number of Cottage available - 01 (for treatment and admission of wards in educational institutions)

Number of beds in Chummery - 12 (For officers upto Scale-V posted in Bhubaneswar centre)

Who are eligible - All officers from Scale-I to V for official and private visits. Retired Officers are also eligible subject availability of rooms/suits. Guesthouse Telephone No. 0674-2421204

STAY PERIOD & TARIFF

Sl. No.	Category of Occupant	Purpose	Max. Days of Stay	Tariff per day
1	Staff	Official	As per Official requirement	Rs.5.00
2	Staff	Personal	One room for 4 Days	Rs.100.00
3	Staff (Retired/Pensioners)	Personal	One room for 4 Days	Rs.100.00
4	Relatives of Serving staff	Personal	One room for 3 Days	Rs.300.00
5	Relatives of Pensioner	Personal	One room for 3 Days	Rs.300.00

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 : ₹ 3000 per month

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

ASSOCIATION'S TRANSIT HOUSE

N. N. DAS MEMORIAL TRANSIT HOUSE

Flat No. 7 & 8, 7th Floor, Block - A
Chandrama Housing Complex, Unit - III
Kharvela Nagar, Bhubaneswar - 751 002,
Phone No. : (0674) 2536000

SBIOA TRANSIT HOUSE

Flat No. : 403 & 404, Srikrishna Heights,
Near Chintamaniswar Temple, Bhubaneswar
Ph. : (0674) 2392286

SAMBALPUR GUEST HOUSE

SBIOA Transit House
Bhutapada Chhack, Near Dhanupali Police Station,
Sambalpur - 768001

TRANSIT HOUSE AT PURI

PVS MURTY MEMORIAL TRANSIT HOUSE

JOY GOURI ENCLAVE, NEAR GADIKHANA,
MOCHISAHU CHHAK, PURI-7520001

For Booking Please Contact :

The General Secretary

S.B.I. Officers' Association, Odisha, Bhubaneswar Circle

C/O. : State Bank of India, Local Head Office, BBSR-1

Ph. : (0674) 2392286, Fax : (0674) 2390785

ASSOCIATION'S TRANSIT HOUSE

N. N. DAS MEMORIAL TRANSIT HOUSE

Flat No. 7 & 8, 7th Floor, Block - A
Chandrama Housing Complex, Unit - III
Kharvela Nagar, Bhubaneswar - 751 002,
Phone No. : (0674) 2536000

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