

Dear Sir,

**SBI RETIRED EMPLOYEES MEDICAL BENEFIT SCHEME  
FORMATION OF TRUST AND  
FRAMING OF RULES**

With a view to providing medical assistance to the retired employees of our Bank, a scheme called "The State Bank of India Retired Employees Medical Benefit Scheme" (the Scheme I) was implemented in the Bank with effect from the 1st July 1996. Membership of the Scheme I was closed as from the close of business on the 30th June 2003 and a new scheme called "The State Bank of India Retired Employees Medical Benefit Scheme II" (the Scheme II) was launched from the 1st July 2003 with higher contribution by members and correspondingly higher benefit to them.

2. In terms of the clause 5(x) and 8(x) of SBI Retired Employees medical Benefit Scheme I & II respectively, the management of Fund and administration of the Scheme was to be vested in a Trust. The Executive Committee of the Central Board have approved formation of such a trust in its meeting held on the 15th July 2005. The trust so formed bears the name of 'SBI Retired Employees Medical Benefit Trust and has taken over all the functions of the Managing Committee.

3. The Executive Committee of the Central Board has authorised the trustees to frame rules and accounting procedures for operating the scheme. Accordingly, we enclose Annexure I & II to this Circular letter, containing rules and accounting procedures for SBI Retired Employees Medical Benefit Scheme which have been approved by the trustees.

Yours faithfully,

**FOR DEPUTY MANAGING DIRECTOR &  
CORPORATE DEVELOPMENT OFFICER**

VP./SBL/CIR-TRUS

**RULES OF SBI RETIRED EMPLOYEES MEDICAL BENEFIT TRUST**

Pursuant to the authorisation of Executive Committee of the Central Board the trustees of SBI Retired Employees Medical Benefit Trust hereby lay down the following rules for the employees of SBI who have retired or will retire and desires to become members/beneficiaries under the trust.

1. **Name of Trust.**

The name of the Trust shall be "State Bank of India Retired Employees Medical Benefit Trust" (hereinafter called "**the Trust**" or State Bank of India Retired Employees Medical Benefit Scheme or Approved Scheme).

**Definitions**

The following words used in these Rules shall have the following meaning:

**"Bank"**- Shall mean State Bank of India, constituted under State Bank of India Act, 1955;

**"Schemes"** – Shall mean SBI Retired Employees Medical Benefit Scheme I and II. SBI Retired Employees Medical Benefit Scheme I was implemented in the Bank w.e.f. the 1st July 1996. The membership of the Scheme I has been closed as from the close of business on the 30th June 2003. However, the existing members of Scheme I as on the date of closure of membership would continue to get the medical benefit as provided for in the Scheme. A new scheme called the State Bank of India Retired Employees Medical Benefit Scheme II has been launched from the 1st July 2003.

**"Beneficiaries"** – Shall mean employees who have retired from SBI and are members of Scheme I and/or Scheme II and those who shall become members of the Scheme framed by SBI Retired Employees Medical Benefit Trust.

**"Board of Trustees"** – Shall mean Trustees managing the SBI Retired Employees Medical Benefit Trust.

**"Chairman of the Board of Trustees"** – Shall mean MD & GE (NB); in the absence of MD & GE (NB), MD & GE (CB) shall act as Chairman and shall exercise all the powers of Chairman of the Board of Trustees.

2. **OBJECTS OF THE TRUST:**

To provide financial assistance for meeting, partly or fully, within specified monetary limits as prescribed in the rules for life, hospitalization/post-hospitalization expenses for treatment of specified diseases/ailments to such retired employees, and their spouse as well as dependent invalid child/children who fulfill the criteria for eligibility as beneficiaries / members and as such beneficiaries / members entitled to the benefits of Scheme framed by this Trust and/or as modified from time to time by the Trustees as hereunder.

The above assistance under the Trust shall be met with only out of the income of the Trust Fund and not out of the corpus of the Trust Fund.

3. **BENEFICIARIES OF THE MEDICAL BENEFIT SCHEME FRAMED UNDER THE TRUST**

The following shall be the beneficiaries under the Trust:

- (i) The permanent employees of SBI who have already retired and who have been receiving medical benefits from SBI Retired Employees Medical Benefit Scheme I & II hereof

would be deemed to be the beneficiaries for the same benefits to the same extent under this Trust and shall continue to receive benefits from the Trust. .

- (ii) The employees of SBI (i) who retired/retires and received pension and applied within three (3) months from the date of receipt of his/her first pension may apply to become beneficiary of Medical Benefit Scheme framed under this Trust, provided they fulfill the under noted eligibility criteria and (ii) those who would retire in future and receive first pension and apply within three (3) months from the date of receipt of his/her first pension may apply to become beneficiary of Medical Benefit Scheme framed under this Trust, provided they fulfill the under noted eligibility criteria:
- (a) who will retire from the Bank's service in normal course on attaining the age of retirement which at present is 60 years.
  - (b) had been/are allowed to retire from the Bank's service on medical grounds on being declared permanently incapacitated by bodily or mental infirmity from further active service (such infirmity not being the result of irregular or intemperate habits) by a Medical Board constituted for the purpose by the Bank and sanctioned pension under rule 19(iii) of IBI Employees' Pension & Guarantee Fund Rules/22(ii) of the SBI Employees' Pension Fund – Rules ; or
  - (c) had sought/seek retirement from the Bank's service before attaining the age of retirement for taking up Board level appointments in the Banks/Financial Institutions made by the Central Government.

**Age of retirement:** The age of retirement for the purpose of Trust will be deemed to be the date notified by the Bank from time to time for the purpose of normal superannuation/retirement. At present the age of retirement is 60 years.

**Exclusion:** The following categories of the employees of SBI will not be entitled for membership of the Trust.

- (i) Such employees who have taken/take voluntary retirement/Exit Option under the applicable rules of service or under special voluntary retirement schemes by whichever name called.
- (ii) Employees who were/are discharged/dissmised/removed/compulsorily retired/terminated from service.
- (iii) Such officers in whose case Rule 19(3) of SBI Officers Service Rules was/is invoked on attaining the age of retirement and they were/are subsequently discharged/dissmised/removed/ compulsorily retired from service.

#### 4. **TRUST FUND (FUND):**

- (a) The Trust Fund shall further consist of :

(i) one-time lump-sum contribution to the extent of the respective amount as mentioned below by the eligible retired employees of SBI, depending upon the maximum amount of benefits fixed for respective medical Plans under this Scheme. This contribution must be made within 3 months of receipt of the first pension.

#### **MEMBERSHIP CONTRIBUTION**

Contribution by permanent retiring and retired SBI employees will be as under:

- (1) Employees paying sum equivalent to two months gross pension will be eligible for admission to Medical benefits viz Plan A as mentioned in Clause 5 (ii) (b) hereof
- (2) Rs.37,000/- if the employee opts for admission to Medical benefits viz Plan B as mentioned in Clause 5 (ii) (c) hereof

- (3) Rs.43,500/- if the employee opts for admission to Medical benefits viz Plan C as mentioned in Clause 5 (ii) (d) hereof
- (4) Rs.49,500/- if the employee opts for admission to Medical benefits viz Plan D as mentioned in Clause 5(ii) (e) hereof

(Beneficiaries / members entitled to the medical benefits under Plan A, Plan B, Plan C, Plan D and the employees who have already retired on or before 01-07-2003 and are members of Scheme I and receiving the medical benefits to the extent they are entitled for the sixteen specified diseases stated hereunder (hereinafter wherever referred to collectively are called Beneficiaries / Members”)

(ii) contributions made by SBI from time to time, as may be decided by SBI in its discretion to the Trust Fund for the purposes of the Trust as mentioned hereinafter. The amount so contributed by SBI will be credited to the Corpus Account of the Trust and/or Income Account of the Trust, as may be directed by SBI.

(b) The amount contributed by the beneficiaries / members will be credited to the Corpus Account of the Trust.

(c) The corpus of the Trust or any portion thereof will continue to be invested in a deposit account with the Bank or in such securities which will pay interest/dividend at half yearly / quarterly or more frequent intervals. The Fund will not be invested in shares /convertible debentures unless permitted by Trustee specifically in writing in accordance with Income Tax Act/Rules.

(d) Income from the corpus invested by the Trust will be credited to the separate Income Account to be maintained by the Trust.

**5. BENEFITS UNDER MEDICAL BENEFIT SCHEME FRAMED UNDER THE TRUST :**

- (i) A member/beneficiary of the Trust will be eligible for medical assistance under the Trust (as stated in the following paragraphs), in respect of self, his/her spouse as well as invalid child/children who is/are declared as such in the membership application form. The spouse and invalid child/children of the member/beneficiary will continue to receive the benefits under the Medical Benefit Scheme framed under Trust even after death of the member/beneficiary.
- (ii) Expenses for treatment of the diseases/ailments, as mentioned at (iii) below, incurred on or after the date of his tendering the bank draft towards contribution to the scheme with the application for membership to the pension paying branch/designated zonal office, will be reimbursed subject however, to the aggregate claim being limited for life for member/beneficiary as well as his/her spouse and invalid child/children as under and also his membership being approved by the Board of Trustees:
  - a) Beneficiaries/members who have already retired on or before 01.07.2003 and thereafter and are receiving medical benefits (Scheme I & II) to the extent they are entitled for sixteen specified diseases stated hereunder will continue to receive the medical benefit permissible under the respective scheme.
  - b) Rs.2,00,000.00 if the member/beneficiary has opted to pay amount equivalent to two months gross pension for the benefits under Plan A of the Trust.
  - c) Rs.3,00,000.00 if the member/beneficiary has opted to pay Rs.37,000.00 for the benefits under Plan B of the Trust.
  - d) Rs.4,00,000.00 if the member/beneficiary has opted to pay Rs.43,500.00 for the benefits under Plan C of the Trust.

- e) Rs.5,00,000.00 if the member/beneficiary has opted to pay Rs.49,500.00 for the benefits under Plan D of the Trust.
- (iii) Expenses incurred for treatment of under noted diseases/ailments during hospitalisation, including surgical treatment will be reimbursed in full, subject, however, to the aggregate claim for life for member/beneficiary as well as his/her spouse and invalid child/children for life being limited to the ceiling prescribed under the Plan opted by the member/beneficiary and also to the beneficiaries/members who have retired on or before 01-07-2003 and thereafter and are members of (Scheme I & II) to the extent they are entitled :
- a) Cardiac ailments;
  - b) Cancer;
  - c) Kidney failure/transplant;
  - d) Paralysis;
  - e) Retinal detachment or cornea replacement;
  - f) Major accidents;
  - g) Tumor;
  - h) Cerebro-vascular accidents/Brain hemorrhage
  - i) Total hip/knee replacement;
  - j) Cataract and Glaucoma surgery;
  - k) Tuberculosis;
  - l) Diabetes;
  - m) Appendicitis surgery;
  - n) Prostrate;
  - o) Hernia;
  - p) Removal of stone in Gall Bladder.
- (iv) In case of paralysis, cancer or kidney transplant/kidney failure, the post-hospitalisation expenses will also be reimbursed, subject, however, to the aggregate limit as prescribed for life under the Plan opted by the member/beneficiary. Further, if the patient was operated/treated, even while the member/beneficiary was in the service of the Bank, in a hospital for treatment of such a disease and thereafter the post-hospitalisation treatment continues after retirement at the residence, such post-hospitalisation expenses will also be reimbursed, subject, however, to the aggregate limit as prescribed for life under the respective Plan for medical benefits opted by the member/beneficiary.
- (v) Normally expenses on treatment of the above-mentioned diseases/ailments taken in India only will be considered for reimbursement. In exceptional cases where treatment is not available in India or it has been taken outside India in the circumstances beyond the control of the patient, the trustees will decide whether and to what extent the treatment taken abroad can be reimbursed within the over-all ceiling for life prescribed under the Plan opted by the member/beneficiary. The decision of the trustees in this regard shall be final.
- (vi) A retired employee who has taken up commercial employment after retirement and/or his/her spouse is employed and if he/she and/or the spouse is/are eligible for medical benefits from the current employer(s), will be eligible for medical assistance under the Trust, (if he has become a member/beneficiary of the Scheme as provided herein) but he/she or/and the spouse will have to first exhaust the benefits available from the current employer(s).
- (vii) If husband and wife both are pensioners and both opt for the membership of Scheme under the Trust by paying contributions/membership fee individually, they would each be entitled for reimbursement up to the amount to which they are individually entitled.

**Provided further:** Notwithstanding any thing written hereinabove, benefit payable for medical benefit scheme under the trust each year shall be restricted to the maximum amount of accumulated reserves plus the Income of the trust each year.

6. **PROCEDURE FOR AVAILING THE BENEFITS UNDER THE SCHEME**

- (i) An employee, retiring after the date of formation of the Trust, and those retired employees in whose case three months have not lapsed after the payment of first pension shall, subject to his/her eligibility, apply for the membership of the Scheme on prescribed Membership-cum-Declaration Form, in duplicate, along with the bank draft for contribution for such amount as will entitle the applicant for medical benefits prescribed under the respective Plans A, B, C, D opted by him, within three months from the date of receipt of first pension. The bank draft will be drawn in favour of the “**SBI Retired Employees Medical Benefit Trust**” and payable at the State Bank of India, Madame Cama Road, Mumbai (code No. 8586) or at such other branch of the State Bank of India as may be decided by the Board of Trustees. Cash or cheque or any other mode of payment will not be accepted. The Membership-cum-Declaration Form will be required to be submitted at the pension-paying branches / designated Zonal Office.

Provided that such a retiring employee may also submit the Membership-cum-Declaration Form along with the bank draft for such subscription amount before his retirement but not earlier than 15 days of retirement, at the branch/office from where he is retiring. However, in such cases the deemed date of receipt of application will be the first day of the retirement and if the employee unfortunately expires before the date of retirement, his application will become null and void. In such a situation, the Membership-cum-Declaration Form together with the subscription amount paid by the deceased employee will be returned to his/her legal heir in due course. The officer receiving the Membership-cum-Declaration Form at branches will forward the same to the concerned designated Zonal Office for further action in the matter.

- (ii) A retiring employee or a retired employee of SBI, whose pension is in the process of sanction, will be required to pay contribution of such amount from his own sources as is prescribed for availing medical benefits under respective Plans A, B, C and D under this Scheme framed by the Trust opted by him/her provided he/she is otherwise eligible to become member of the Scheme. If he/she opts for Plan A he/she is required to pay contribution equivalent to his/her two months gross provisional pension as certified by the salary disbursing authority/last salary disbursing authority based on the proposal for sanction of pension submitted to the competent authority. Such retiring/retired employees will also be required to give an undertaking for recovery of difference, if any, between the gross provisional pension paid towards the membership fee and the actual pension payable in due course, from his/her pension/Saving Bank Account.
- (iii) The applications made by retiring employees of SBI for becoming members / beneficiaries for availing of medical benefits under this Trust will be subject to the approval of their memberships by the Board of Trustees and will take effect from the date of approval by the Board of Trustees. However, the reimbursement of medical bills submitted by the beneficiaries will be made from the date of submission of application alongwith bank draft at the pension paying branch/designated Zonal Office after ratification of membership by Board of Trustees. Subscriptions/contributions which are remitted by circles in respect of members and whose applications are not approved by the Board of Trustees, shall be repaid by debiting the Corpus Account, if already credited therein.

**Explanation :** “**The Designated Zonal Office**” for the purpose of the Trust shall mean the Zonal Office of the Bank under whose area of operation the pension-paying branch of the pensioner is situated.

## 7. ADMINISTRATION OF TRUST

### Board of Trustees.

The Trust shall be managed by the Board of Trustees consisting of Seven trustees in the maximum and not less than three trustees. The first trustees (ex-officio) being signatories to this Trust Deed shall be :

MD&GE(NB)  
Dy. MD & CDO  
Dy. MD & CFO  
CGM (HR)  
DGM (PPG)

The remaining trustees shall be appointed by the Board of Trustees out of any persons employed with SBI holding the following posts:-

- a) Managing Director and Group Executive (Corporate Banking)
- b) Dy. General Manager (PMD)

An officer (not below the grade of SMGS IV) from Personnel Management Dept, Central Office/ Corporate centre shall be the Secretary of the Board of Trustees.

- (i) The corpus of the Trust will be invested by the Board of Trustees in Bank deposits or Government Securities or Public Sector Bonds, etc. as is permissible under the Law, in the name of "**The State Bank of India Retired Employees Medical Benefit Trust**" in such a way so as to get the optimum income at half yearly/quarterly or more frequent intervals. The moneys will not be invested in convertible debentures or shares unless permitted by Trustees and in accordance with Income Tax Act or Rules. Alternatively, the Board of Trustees may request the Bank to make the investment on behalf of the Trust and pay the income earned thereon to the Trust periodically for meeting the expenses of the schemes.
- (ii) The income generated through the investment will be first held in a saving/current account/liquid Term Deposit/Term Deposits styled as "**The State Bank of India Retired Employees Medical Benefit Trust**" at Madame Cama Road Branch, Mumbai or any other branch as may be decided by the Trustees.
- (iii) The Saving/Current Account will be operated by one or more Trustees may be decided by the Board of Trustees through a resolution. This account will receive besides other deposits, contributions/fee from the members as also other income generated on the corpus of the Trust. Withdrawals from the account would be by way of allotment of income of the Fund to different Zonal Offices for meeting the medical claims of members of the scheme and for payment of expenses like taxes on the income of the Trust wherever applicable.
- (iv) The annual income of the Trust will be allocated to the Zonal Offices as and when necessary with the approval of the Board of Trustees authorised to carry on day to day management of the Fund for meeting the medical claims of members of the scheme. The fund to be allocated will depend upon the number of patients who are likely to avail the facility at that centre during the year as decided by CGM(HR) and DGM (PPG).
- (v) At each Zonal Office the income of the Trust allocated as above will be kept in a liquid term deposit linked current account or such account as may be decided by the Board of Trustees at a branch of the Bank to be decided by the Zonal Offices. This account will be operated jointly by the Deputy General Manager and Chief Manager (HR) at the Zonal Office.
- (vi) The accounts of the Trust will be audited every year by a Chartered Accountant, approved by the Board of Trustees, the cost of which will be borne by the Trust. However, Trustees may approach the Bank to consider meeting these expenses.
- (vii) The Bank or the Board of Trustees will not be responsible for any tax liability devolving on a member, arising out of reimbursement of medical expenses under the Scheme.

8. **POWERS OF BOARD OF TRUSTEES (TRUSTEES) :**

The Board of Trustees shall have power:

- (a) to consider and deal with applications from beneficiaries / members from time to time regarding the medical benefits to be given from the Income of the Trust Fund;
- (b) to appoint a committee to consider and deal with any such applications at its Zonal offices;
- (c) to pay out of the income of the Trust Fund all costs, charges and expenses incidental to the promotion, management and pursuit of the objects of the Trust and to do all such other acts and things as are incidental or conducive to the attainment of above objects or any of them.
- (d) To determine, as the Trustees shall consider just, all questions and matters of doubt existing in the administration of the Trust so that every such determination whether made upon a question actually raised or implied in the acts or proceedings of the Trustees shall so far as the law may permit be conclusive and that none of the Trustees and no person having formerly been one of the Trustees and no estate of any deceased trustee shall be liable for, or for the consequences of any act done or to be done or any payments made or omitted to be made in pursuance of any such determination as aforesaid notwithstanding that such determination shall be subsequently held to have been wrongly made.
- (e) To open and operate banking accounts of the Trust in the name of the Trust or the Trustees in the Scheduled Bank or a Co-operative Bank or Nationalised Banks as may be decided by the Trustees from time to time and to close such account or accounts or open new ones in any such Bank or Banks;
- (f) To transfer the Trust /Fund property and establish the office of the Trust hereby created in any part of India as they may from time to time decide.
- (g) To modify provisions for the medical benefits to the beneficiaries / members under the Trust and to frame rules and regulations for availing such benefits from time to time to achieve the aims and objects of the Trust hereby created.
- (h) To determine all matters of difficulty, doubt or dispute and all questions arising in the course of or incidental to the execution of the Trust or powers of these presents and any such settlement or determination, although the question involved may not have been actually raised, shall be conclusive and binding on all persons claiming under these presents.
- (i) To deposit any document of title or any other papers or documents or certificates held by them relating to the Trust under these presents with any Bank or Bankers or any other persons, firm or company whatsoever and may pay any sum or charges payable in respect of such deposits.
- (j) To appoint proxy or proxies for voting at any meeting of creditors, contributors or shareholders of bodies / entities in which the Trust holds investments .
- (k) To draw, make, accept, endorse, discount, execute and issue bills of exchange promissory notes and other negotiable or transferable instruments or securities.
- (l) To do all such other things as may be incidental to or conducive to the attainment of the above mentioned objects.
- (m) To compromise or refer to arbitration any claim or account whatsoever or any other matter in which the interests of the Trust Fund are involved and its funds and property may be concerned or wherein the Trustees as such may be parties.



- (n) The Board of Trustees will authorize any two or more of its members to carry on the day to day management of the Trust Fund and administration of the medical benefits relating to the various categories of the beneficiaries/members under this Trust Deed .
- (o) Board of Trustees will continue to approve the detailed procedure to be followed for the day to day management of the Fund and administration of medical benefits under the Trust including forms, control records/returns, registers to be maintained, coverage of benefits, amount towards medical benefits and shall form rules and regulations in that behalf.
- (p) To wind up the Trust if it is considered by the Board of Trustees to be unviable and to dispose of contributions / fees received from the members and contributions received from SBI in a manner to be decided by the Trustees.

9. **CHAIRMAN OF BOARD OF TRUSTEES**

- (i) MD & GE (NB) shall be Chairman of the Board of Trustees, who shall preside the meetings of the Board of Trustees;
- (ii) In the absence of MD & GE (NB) , MD & GE (CB) shall act as Chairman and shall exercise all the powers of Chairman of the Board of Trustees;
- (iii) If MD & GE (NB) and MD & GE (CB) are not present at any meeting within 15 minutes from the time appointed for the meeting, then the Trustees present shall elect from among themselves, the Chairman of the meeting;
- (iv) Each trustee present at the meeting shall be entitled to one vote on any matter arising in that behalf and in case of equality of votes, the Chairman of the meeting shall have a second or a casting vote.

10. **INVESTMENT OF TRUST FUND**

The corpus of the Fund will be invested by the Board of Trustees in Bank deposits or Government Securities or Public Sector Bonds/non-convertible debentures as is permissible under the Law, in the name of “**The State Bank of India Retired Employees Medical Benefit Trust / The State Bank of India Retired Employees Medical Benefit Scheme**” in such a way so as to get the optimum income at half yearly/quarterly or more frequent intervals. The moneys will not be invested in convertible debentures or shares. Unless permitted in writing by Trustees and not violative of Income Tax Act/Rules. Alternatively, the Board of Trustees may request SBI to make the investment on behalf of the Fund and pay the income earned thereon to the Fund periodically for meeting the expenses of the Trust.

11 **BANK ACCOUNT**

- (i) The contribution received from the pensioner's eligible to become member/beneficiaries of medical benefit scheme framed under the Trust will be first held in a Savings/Current/CLTD/Bank Deposit Account styled as SBI Retired Employees Medical Benefit Trust Account I maintained at SBI, Madame Cama Road Branch or any other branch as decided by the Board of Trustees.
- (ii) The income generated through the investment will be first held in a saving / current account / liquid Term Deposit / Term Deposits styled as “**The State Bank of India Retired Employees Medical Benefit Trust/ The State Bank of India Retired Employees Medical Benefit Scheme income account**” at Madame Cama Road Branch, Mumbai or any other branch/bank as may be decided by the Board.
- (iii) The Savings/Current Account will be operated by one or more members of the Board of Trustees as may be decided by the Board through a resolution. This account will receive the income generated on the corpus of the Trust Fund. Withdrawals from the account would be by way of allotment of income of the Fund to different Zonal Offices for meeting the medical claims of eligible beneficiaries and for payment of expenses.

## **12. GENERAL**

- (i) The Trustees shall frame the scheme / Rules & Guidelines for medical benefits of retired employees of SBI and shall revise from time to time increase / reduce the reimbursement/ medical benefits subject to viability of the fund as may be decided by the Board of Trustees in its sole discretion and the beneficiaries shall not have any right to question or raise any dispute about the same or any scheme framed by the Trustees.
- (ii) Except as provided in these presents and the rules, guidelines and regulations framed by the Trustees under this Trust Deed, no employees of SBI who are beneficiaries of the Trust shall have any legal claim, right or interest in the Trust Fund. The Trustees hereby jointly and severally covenant with SBI that the Trustees shall duly perform their duties as such trustees and will control and administer the Trust Fund in accordance with these presents and with no other rules.
- (iii) The Trust Fund will be reviewed every year with the help of Actuaries and the cost shall be borne by the Trust/Bank.
- (iv) The review will cover, inter alia, the rateability of the Trust improvement in the procedures, feasibility of upgrading the existing benefits in terms of quantum of reimbursement and coverage of more ailments, strengthening of the corpus etc by increasing contribution by members.
- (v) All matters arising out of disputes and/or interpretation of the rules of the Trust will be referred to the Board of Trustees whose decision shall be final.
- (vi) Any amendment in the Scheme or the rules for running the Trust will be done with approval of the Executive Committee of the Central Board.
- (vii) A statement of income and expenditure of the Trust will be prepared as on the 31st March before the month of September each year which will be placed before the Board of Trustees. Further, the working of the Trust/Scheme will be audited every year by a Chartered Accountant, approved by the Board of Trustees, the cost of which will be borne by the Trust/Bank.

## **13. WINDING UP**

In the event of the Trust being rendered unviable i.e. it is not in a position to sustain the expenditure for the purpose stated herein or for any other reason considered valid by the Board of Trustees, the Board may decide to wind up the Trust hereby created. The contributions received from the Bank as also contributions/fees received from the members will be disposed of in a manner to be decided by the Board of Trustees.

**THE SBI RETIRED EMPLOYEES MEDICAL BENEFIT TRUST**  
**ADMINISTRATIVE AND ACCOUNTING PROCEDURE**

**1. PROCEDURE FOR ACQUIRING THE MEMBERSHIP OF THE SBI RETIRED EMPLOYEES MEDICAL BENEFIT SCHEME, ITS RATIFICATION AND ACCOUNTING OF THE CONTRIBUTION RECEIVED FROM THE MEMBERS**

- (i) The employees of SBI (i) who are members of Scheme I & II of SBI Retired Employees Medical Benefit Scheme would continue to receive the benefit to the extent permissible under the respective schemes, and (ii) those who have retired/would retire in future and receive first pension and apply within three months from the date of receipt of his/her first pension may apply to become beneficiaries/member under this Scheme provided they fulfill the eligibility criteria as mentioned in Rule 3 of the Scheme framed by the Trust. They may apply on Membership-cum-Declaration Form, as given at Annexure – A, in duplicate, alongwith the bank draft for contribution amount depending upon the Plan being opted. The bank draft will be drawn in favour of the “**SBI Retired Employees Medical Benefit Trust**” and payable at the branch concerned at Local Head Office. Cash or cheque or any other mode of payment will not be accepted. The Membership-cum-Declaration Form will be required to be submitted at the pension-paying branch/designated Zonal Office within 3 months of the date of receipt of first pension.

**Explanation :** “The Designated Zonal Office” for the purpose of the Trust shall mean the Zonal Office of the Bank under whose area of operation the pension-paying branch of the pensioner is situated

- (ii) An employee, after retirement and within three months of receipt of first pension subject to his/her eligibility, apply for the membership/benefits of the Scheme under the Trust on Membership-cum-Declaration Form, as given as Annexure – A, in duplicate, alongwith the draft for contribution amount depending upon the plan being opted by him. The bank draft will be drawn in favour of the “**SBI Retired Employees Medical Benefit Trust**” and payable at the designated branch of the concerned LHO or at such other branch of the State Bank of India as may be decided by the Board of Trustees. Cash or cheque or any mode of payment will not be accepted. The Membership-cum-Declaration Form will be required to be submitted at the pension-paying branches /designated Zonal Office.

Provided that such a retiring employee may also submit the Membership-cum-Declaration Form along with the draft for subscription amount before his retirement, but not earlier than 15 days of retirement, at the branch/office from where he is retiring. However, in such cases the deemed date of receipt of application will be the first day of the retirement and if the employee unfortunately expires before the date of retirement, his application will become null and void. In such a situation, the Membership-cum-Declaration Form together with the subscription amount paid by the deceased employee will be returned to his/her spouse or nominee of provident fund or legal heir in that order in due course. The officer receiving the Membership-cum-Declaration Form at branches/offices from where the officer/employee is retiring shall forward the same to the concerned designated Zonal Office (under whose jurisdiction proposed pension paying branch is located) under advice to the concerned pension paying branch.

- (iii) A retiring employee or a retired employee desirous of joining Plan – A of the Scheme, whose pension is in the process of sanction, will be required to pay contribution equivalent to his/her two months gross provisional pension as certified by the salary disbursing authority based on the proposal for sanction of pension submitted to the competent authority. Such retiring /retired employees will also be required to give an undertaking for recovery of difference, if any, between the gross provisional pension paid towards the membership fee and the actual pension payable in due course, from his/her pension/Saving Bank Account within one month of sanction of pension.

- (iv) The applications made by retiring employees of SBI for becoming members / beneficiaries for availing of medical benefits under this Trust will be subject to the approval of their memberships by the Board of Trustees and will take effect from the date of approval by the Board of Trustees. However, the reimbursement of medical bills submitted by the beneficiaries will be made from the date of submission of application alongwith bank draft at the pension paying branch after ratification of membership by Board of Trustees. Subscriptions/contributions which are remitted by circles in respect of members whose applications are not approved by the Board of Trustees, shall be repaid by debiting the Corpus Account, if already credited therein.
- (v) The pension paying branch will scrutinise the application and forward the same to the designated Zonal Office after ensuring that the application is in order and draft for correct amount towards contribution has been submitted alongwith the application and the applicant is eligible for the membership /benefits of the Trust in all respect.
- (vi) After careful scrutiny and verification and the identity of the applicant and on finding an applicant eligible for membership of the Trust in all respect, the Chief Manager (HR) at the designated Zonal Office will grant the applicant provisional admission which will, however, be subject to ratification by the Board of Trustees. Such provisionally admitted members will be allotted a unique membership number that will be quoted in future in all correspondence relating to them.
- (vii) This membership number would be of 11 digits, of which the first digit would be 2. Second digit will be 1 or 2 or 3 or 4 indicating the plan opted by the member (1 for Plan A, 2 for Plan B, 3 for Plan C and 4 for Plan D). Third and fourth digit will indicate numerical code allotted to the concerned LHO under the scheme and as given in Annexure H and subsequent two digit will indicate numerical code allotted to the concerned Zonal Office under the scheme and given in Annexure H. Remaining 5 digit will be the running serial number of registration at the Zonal Office.
- (viii) The Chief Manager (HR) will thereafter forward a copy of the membership form alongwith draft to the Assistant General Manager (HR) of the concerned Local Head Office alongwith the details of the provisional admitted members on Annexure B.
- (ix) The AGM (HR) will carefully scrutinise the eligibility of the applicant for the membership and correctness of the contribution amount and on being satisfied will deposit the contribution amount in the existing the SBI Retired Employees Medical Benefit Trust – Collection A/c at the designated branch. Contribution received and credited to the account during a month shall be remitted on the last day of the month by means of a draft drawn in favour of the SBI Retired Employees Medical Benefit Trust – A/c. 1 and payable at Madame Cama Mumbai Branch alongwith the details of the provisionally admitted members, Zonal Office wise, on Annexure C, in duplicate, to the Deputy General Manager (PPG) at the Corporate Centre for ratification of the membership by the Board of Trustees. Application of the members shall be retained at the Local Head Office.
- (x) The PPG, Corporate Centre will carefully examine the Annexure C and on being satisfied that the applicant are eligible for membership/benefit of Trust in all respect and their contribution is in order, place the list of provisionally admitted members before the Board of Trustees for approval.
- (xi) The membership contribution will be deposited in the account "**The SBI Retired Employees Medical Benefit Trust – A/c 1**" at Madame Cama Road Mumbai Branch. The PPG Department on ratification of the membership shall return a copy of the Annexure C after recording the fact of ratification of the membership by the Board of Trustees to the Local Head Office. Local Head Office will forward the Annexure C, so received from the Corporate Centre, to the respective Zonal Offices after making suitable notings in their records.
- (xii) On receipt of information from the PPG Department at Corporate Centre about the approval of the membership by the Board of Trustees through the Assistant General Manager (HR) at the Local Head Office, the Zonal Office will issue an identity card cum Pass Book bearing the member's as well as his spouse and invalid child/children

Identity/Photograph, Address and other particulars as per format given in Annexure D. This would be issued over the signature of the Deputy General Manager at the designated Zonal Office.

- (xiii) A Register on the lines of the format given in Annexure E containing records of the members together with the reimbursement made to them from time to time under the scheme will be maintained at all the designated Zonal Offices.
- (xiv) An Alphabetical list of the members alongwith their respective membership numbers will be maintained by the designated Zonal Offices, LHOs and PPG department at Corporate Centre for easy reference.
- (xv) If a member or his/her spouse or invalid child dies, a suitable note to this effect will be made in the records of the member at the Zonal Office, indicating the date of death and the source of information. An intimation will also be sent by the Chief Manager (HR) at the Zonal Office at the concerned LHO and PPG Department at Corporate Centre in this regard.

## **2. PROCEDURE FOR RAISING CLAIMS AND ITS ACCOUNTING :**

- (i) The existing procedure for raising claims under the Scheme I & II will be followed for raising claims under the benefit of Trust by its members and all claims under the Scheme will be settled by the designated Zonal Office by debit to the existing Current Account – “The SBI Retired Employees Medical Benefit Trust-Reimbursement Account”.
- (ii) One of the Trustee authorized by the Board of Trustees will continue to identify and approve hospitals/nursing homes on the recommendation of the Circle and the Circle will make arrangements for providing treatments to the members thereat on credit basis. The consideration for identification of the hospitals will be availability of facilities for major surgeries and reasonableness of charges. The existing approved hospitals/nursing homes for treatment of members under Scheme I & II will continue under the Trust also.
- (iii) As hitherto, the Deputy General Manager(PPG) at Corporate Centre will allocate amount from the income of the SBI Retired Employees Medical Benefit Trust to the Zonal Offices for meeting the cost of treatment of the members of Scheme I and II, and to members/beneficiaries of the Trust. The amount will be allocated on the strength of the request received from the Zonal Offices from time to time depending upon their needs. The allocated amount will continue to be held by the Zonal Offices in the current accounts linked with CLTD opened by them for the purpose and operated jointly by the Deputy General Manager and Chief Manager (HR) thereat. The hospital bills as well as claims from eligible members of Scheme I, II and members/beneficiaries under the Trust will be paid from the balance in this account. No debit balance will be created in the account.
- (iv) As and when the member needs treatment, he will approach the designated officer personally or in case of emergency through his relative alongwith the Identity Card issued under the Scheme with estimate of the treatment. In case of emergency where prior intimation before hospitalisation to the designated officer is not possible, the designated officer at the Zonal Office would be informed of the full particulars of the case as soon as possible after the patient has been admitted. If the hospitals/nursing homes, where the treatment is taken in such circumstances is **not approved one**, the designated officer, subject to confirmation by the Circle CGM, may approve the costs of the treatment for payment.
- (v) If the treatment is proposed to be taken at a place within the jurisdiction of the designated Zonal Office of the member, the Designated Officer will arrange for admission of the patient in the approved hospital with the assistance of the Bank's Local Medical Officer.

- (vi) In case the treatment is to be taken at a place outside the designated Zonal Office of the member, the member will be given a letter of recommendation for the Designated Officer of the Zonal Office where the member proposes to take the treatment. Among other things, the letter will indicate the balance available to the member. The Deputy General Manager of the Zonal Office will sign this letter. The Designated Officer of the Zonal Office where the member proposes to take treatment will take steps to arrange for admission of the patient in an approved hospital as desired by the member.
- (vii) In case the member wishes to take treatment at a reputed hospital/ institution which is not approved or does not have arrangement for post treatment payment or forced to take treatment at an unapproved hospital for the reason that there was no approved hospital at the place where he was residing/fell ill and the designated officer is satisfied about the reason for taking treatment at such an unapproved hospital/institution, he may permit the member to take treatment at such a hospital/institution and approve, subject to confirmation by the Circle Chief General Manager, payment of cost of the treatment. The details of the such bills should be submitted by Zonal Office to Local Head Office on Annexure G for confirmation.
- (viii) Before taking the treatment at an approved hospital having post treatment payment arrangement with the Bank, the member will deposit his share, if any, of the estimated medical expenses, i.e. the amount exceeding the balance available under the Scheme/Trust. The amount should be deposited in form of a draft in favour of the hospital or if the name of the hospital is not known beforehand, in favour of the "the SBI Retired Employees Medical Benefit Trust – Reimbursement Account" with an authority to the Bank to pay this amount to the hospital. Cash will not be accepted.
- (ix) After the treatment is over, the medical bill will be scrutinised by the Designated Officer of the Zonal Office where the treatment has been taken. This will be done in consultation with the Local Medical Officer of the Bank. The concerned Zonal Office will pay the bill from the account of the Scheme/Trust upto the balance available to the member within the overall eligibility by the Account Payee cheque after recording the details on cheque issue register as per Annexure I. The balance amount of the bill will be met by the member concerned from his own sources, which, as stated in the preceding para, will be deposited with the Designated Officer before taking the treatment.
- (x) Though the approved hospital will be advised the amount upto which the Bank will take responsibility for payment of medical bills of the member concerned, as the bank will be arranging for treatment in approved hospitals on credit basis, the Bank will be duty bound to co-operate with the hospital for recovering the balance amount of the bill if it exceeded the estimated cost/limit. In case the member does not pay that amount to the hospital within 15 days of the receipt of the bill, the same will be recovered from his/her pension/family pension/Saving bank account (subject to its rules). An undertaking to this effect will be taken from the member. However, the Bank will not be responsible for any dispute arising from non-payment of the member's portion of the bill by the member/spouse vis a vis the hospital.
- (xi) All payments, as far as possible, will be made by account payee cheques in favour of hospital or the medical store, which supplied the medicines, as per the provisions of the Trust. Designated Officer may consider reimbursing the cost of medicines/treatment, which were recommended by the hospital and purchased/ taken by the member from outside at his own cost during the course of hospitalization/post-hospitalisation in case of treatment of cancer, paralysis and kidney transplant/failure.
- (xii) After making payment to the hospital/medical store/member, an entry to this effect will be made in the Identity Card-cum-pass book of the member over full signature of the Designated Officer. In case where the treatment has been taken at centre other than the Designated Zonal Office Centre, copies of the bills, etc. will be sent forthwith to the designated Zonal Office of the member so that the member's record of expenditure can be incorporated in the relative folio. The concerned Zonal Office, which has arranged the treatment of the member, however, will pay the bills, by debit to the "SBI Retired Employees Medical Benefit Trust – Reimbursement Account" maintained at their end.

- (xiii) The members are enjoined upon to make sure that only genuine and reasonable amounts are charged and claimed so that they are able to derive maximum advantage under the given monetary limit. No restriction is proposed to be placed on the type of room a member should choose for admission.
- (xiv) In case false claims are found to have been submitted by any member or he does not cooperate in paying his portion of the medical bill: not only will he forfeit the benefits under the scheme, his membership will also be cancelled and the fees so paid will automatically be forfeited. There is no provision for refund of fee for any reason whatsoever. The Bank or the Board of Trustees will not be responsible for any tax liability devolving on a member as a result of reimbursement of medical expenses under the Scheme.
- (xv) The expenses under Scheme I, II and under the Trust will be met from the income of the common fund. The reimbursement to the retirees will be strictly on the first come first serve basis without any distinction or discrimination between members of the two schemes and new members/beneficiaries of the Trust. Claim of those who are given credit letter earlier will have priority over those who take treatment at unapproved hospitals and submit reimbursement claims.
- (xvi) In the event of the fund allotted to a particular Zonal Office getting exhausted, the concerned Zonal Office should not entertain requests for reimbursement of the cost of treatment under the Schemes. However, the Deputy General Manager at the concerned Zonal Office should contact the DGM (PPG) at Corporate Center to ascertain whether more funds can be allotted to them in order to meet the anticipated expenditure. The DGM (PPG) will take appropriate steps for allocation of further funds, if available and advise the concerned Zonal Office suitably.
- (xvii) The Zonal Office will submit on a monthly basis a statement showing the names of members and the amount paid to the hospitals/medical stores on their behalf during the month to the DGM (PPG) at Corporate Centre through the HR department at LHO on the format given at Annexure F.
- (xviii) The Zonal Office will also submit on a monthly basis, a statement, in duplicate, of transactions in the account maintained by Zonal Office to the HR department at the Local Head Office. The statement shall be scrutinised by the HR department and a copy thereof duly certified by the AGM (HR) and DGM & CDO will be forwarded to PPG Department at the Corporate Centre. A copy of the statement will be retained by the HR Department for preparation of Consolidated Income & Expenditure statement in respect of designated Zonal Offices under their control. The DGM (PPG) will scrutinise the statement and reconcile the same with the return submitted on Annexure F.
- (xix) A consolidated statement of expenditure based on the data received from Zonal Offices will be prepared by the PPG Department, Corporate Centre, on quarterly basis and be placed before the Board of Trustees for its information.
- (xx) Members/beneficiaries of the Trust may request to the designated officer at the Zonal Office to advise to their counterpart designated officer if they opt to get their pension account transferred elsewhere. The designated officer at Zonal Office will advise to the transferee ZO the balance available, however, no fund/remittance will be transferred. The designated officer at Zonal Office will furnish details of such transfers to DGM (PPG), Corporate Center, immediately after such advices. The transferee ZO will incorporate the details in the membership register maintained at their end and also advise the DGM(PPG), Corporate Centre.
- (xxi) The Circle Audit department at LHO will be entrusted with the task of audit of SBI Retired Employees Medical Benefit Trust at Zonal Offices at yearly interval. A copy of the report of the audit alongwith the comments of DGM, ZO, and closure report of Circle CGM will be furnished to the DGM (PPG), Corporate Centre. DGM(PPG) will place a brief report about the outcome of the audit to the Board of Trustees in the month of August/September each year. Observations of the Board of Trustees will be duly communicated to the Circle by DGM (PPG).

(xxii) Members will claim the medical bills on Form mentioned in Annexure J.

**3. GENERAL:**

- i. The HR Department LHO will prepare a consolidated income (Income of the fund allocated to the Zonal Office) and expenditure statement in respect of designated Zonal Offices under their control as on the 31st March every year from the data of the respective Zonal Offices on the proforma which will be designed by the PPG Department in consultation with the Chartered Accountant approved for auditing the balance sheet of the scheme, by the 30th April every year. The consolidated income and expenditure statement duly audited by the Circle Audit Department of the concerned LHO shall be forwarded to the PPG Department at the Corporate Centre who will arrange for preparation of the balance sheet of the Fund and get it audited by the Chartered Accountant approved by the Bank/Trustees from time to time and place the same before Trustees of the Scheme/Fund.
- ii. All correspondence between the Chief Manager (HR)/DGM at the Zonal Office will be conducted through the AGM (HR)/Circle Development Officer at the Local Head Office.

**SUMMARY OF ANNEXURE:**

Annexure A	Membership cum declaration form
Annexure B	Ratification of membership to be submitted by ZO to LHO
Annexure C	Ratification of membership to be submitted by LHO to CC
Annexure D	Identity card cum pass book
Annexure E	Format for Membership Register
Annexure F	Monthly statement of expenditure by ZO to CC
Annexure G	Details of bills pertaining to unapproved hospitals from ZO to LHO for confirmation.
Annexure H	List of code allotted to Circles/ZOs
Annexure I	Cheque issue register
Annexure J	Format for claiming medical bill



<b>Date of receipt of application :</b> <b>Signature of the Officer receiving the application :</b>
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**THE STATE BANK OF INDIA RETIRED EMPLOYEES MEDICAL BENEFIT TRUST**  
 (Membership-cum-Declaration Form to be used by the retired/retiring employees)

**Membership No. of the Trust**

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(to be filled at the Zonal Office)

A joint photograph of the member and spouse should be affixed in the box.⇒

(The Branch Manager/ Head of the Department receiving the application should attest the photograph. A copy of the photograph duly signed by the Branch Manager/ Head of the Department receiving the application should also be enclosed with the form)

1. Name of the employee :
2. Address :
  
3. Provident Fund Index Number :
4. Date of Birth :
5. Date of joining the service :
6. Date of confirmation in the service :
7. Date of retirement :
8. Retired/retiring as :
9. Age as on the date of retirement :
10. Whether Rule 19(3) was invoked on attaining the age of retirement. If yes, please furnish the details of the disciplinary case, date of its conclusion and penalty, if any imposed :
11. Name of the Branch/Office from where retired :

12. Whether retired/retiring on attaining the age of retirement/ superannuation or on medical grounds on being declared permanently incapacitated by bodily or mental infirmity from further active service (such infirmity not being the result of irregular or intemperate habits) by a Medical Board constituted for the purpose and pension sanctioned under rule 19(iii)/22(ii) of IBI/SBI Employees' Pension Fund Rules. If Retired on medical grounds, copy of the report of Medical Board constituted for the purpose be enclosed. :
13. Branch from where pension is being drawn/proposed to be drawn :
14. Details of pension/provisional pension (copy of Pension payment advise/certificate of provisional pension should be enclosed) :  
 Basic Pension :Rs.  
 Dearness Relief :Rs.  
 Total :Rs.
15. Proposed Plan of the Scheme/Trust :
16. Contribution payable for the Plan : Rs.
19. If currently employed/propose to take employment, if any, after retirement, please state the details of the current/proposed employer and medical benefits available therefrom :
20. (a) Name of the spouse :  
 (b) Date of birth of the spouse :
21. If the spouse is currently employed, please state the details of her/his current employer and medical benefits available therefrom :
22. Details of invalid child/children, if any, who has/have been sanctioned pension for life :
22. Details of Draft enclosed. :  
 Draft No. :  
 Amount :  
 Date of draft :  
 Issuing branch :  
 Drawn on :

Date : (Signature of the member)  
 Place :

**DECLARATION**

We declare that –

- (i) The particulars given above are correct.
- (ii) We have read and understood the terms and conditions of the Scheme/Trust and undertake to abide by the same.
- (iii) We shall not make any false claim from the Bank under the Scheme/ Trust. In the event of our making any false medical claim or not settling the medical bill, we are liable to forfeit the benefits under the Scheme/Trust as also our membership to the Scheme/Trust.
- (iv) We undertake to pay to the hospital all expenses in excess of our eligibility for treatment under the Scheme/Trust and the Bank will not be liable for any such expenses in excess of our eligibility. The Bank is also hereby authorised to recover our share of the medical bill from our Pension/Family Pension/Bank Account or from the legal heirs in case this is not paid by us within 15 days of receipt of advice thereof. A copy of this authorisation is being registered with the Trustees of the Pension Fund.
- (v) We also note that in case the Board of Trustees decides to wind up the Scheme/Trust and dispose off the contributions/income received by them in a manner deemed fit by them, we shall have no legal claim against the Bank or the Managing Committee or the Trust.

(SIGNATURE OF THE SPOUSE)

(SIGNATURE OF THE MEMBER)

Date:

Date:

Branch : \_\_\_\_\_  
Code Number : \_\_\_\_\_  
Date : \_\_\_\_\_

(Countersignature by the  
Branch Manager of the  
branch from where pension  
is being drawn)

---

**ACKNOWLEDGEMENT**

(to be given to the applicant by the branch/office receiving the Form)

Received from Shri/Smt. \_\_\_\_\_  
Membership-cum-Declaration Form (Annexure – A) of the SBI Retired Employees Medical Benefit  
Trust alongwith the draft No. \_\_\_\_\_ dated \_\_\_\_\_ for  
Rs. \_\_\_\_\_ issued by \_\_\_\_\_ and drawn on \_\_\_\_\_ for  
onward submission to \_\_\_\_\_ Zonal Office.

Date \_\_\_\_\_  
Branch \_\_\_\_\_

Stamp of the Branch  
receiving the Form

Signature of the officer

**THE STATE BANK OF INDIA RETIRED EMPLOYEES MEDICAL BENEFIT TRUST**  
**RATIFICATION OF THE MEMBERSHIP OF THE RETIRED EMPLOYEES**  
**PROVISIONALLY ADMITTED BY .....ZONAL OFFICE (.....CIRCLE)**

Sl.No.	Provisional Membership Number	Name	P.F.Index Number	Date of Birth	(a)Date of retirement (b)Age as on the date of retirement	(a)Date of joining the Bank (b)Joined the Bank as	Total pensionable Service	Reason for Retirement
1	2	3	4	5	6 7	8 9	10	11

(a)Date of receipt of first pension* (b)Amount of gross pension**	Name of the Spouse/details of Child/children eligible for Assistance under the scheme	Plan opted	Date of provisional Admission to Scheme/Trust	Amount of Membership Contribution	Date of draft
12 13	14	15	16	17	18

\* Write provisional, if pension has not been sanctioned.

\*\* Indicate provisional pension as certified by the salary disbursing authority/ last salary disbursing authority. Write amount of Basic Pension and Dearness Relief separately.

We verify that (i) the eligibility of the above mentioned retired employees to the membership of the Scheme framed under the Trust have been verified and found in order (ii) the contributions/membership fees received from the above mentioned provisionally admitted members are in order and (iii) where pension has not been sanctioned and contribution has been received on the basis of provisional amount of pension, as certified by the salary disbursing authority/last salary disbursing authority, undertaking for recovery of shortfall, if any, on sanction of pension has been obtained from the member and recorded for appropriate action in due course.

We recommend for ratification of the membership of the above mentioned provisionally admitted members.

Date: \_\_\_\_\_ Zonal Office

**Chief Manager (HR)**

**Deputy General Manager**

To,  
The Board of Trustees,  
The State Bank of India Retired Employees Medical Benefit Trust

**THE STATE BANK OF INDIA RETIRED EMPLOYEES MEDICAL BENEFIT TRUST**  
**RATIFICATION OF THE MEMBERSHIP OF THE RETIRED EMPLOYEES**  
**PROVISIONALLY ADMITTED BY .....ZONAL OFFICE (.....CIRCLE)**

Sl.No.	Provisional Membership Number	Name	P.F.Index Number	Date of Birth	(a)Date of retirement (b)Age as on the date of retirement	(a)Date of joining the Bank (b)Joined the Bank as	Total pensionable Service	Reason for Retirement
1	2	3	4	5	6 7	8 9	10	11

(a)Date of receipt of first pension* (b)Amount of gross pension**	Name of the Spouse/details of Child/children eligible for Assistance under the scheme	Plan opted	Date of provisional Admission to Scheme/Trust	Amount of Membership Contribution	Date of draft
12 13	14	15	16	17	18

\* Write provisional, if pension has not been sanctioned.

\*\* Indicate provisional pension as certified by the salary disbursing authority/ last salary disbursing authority. Write amount of Basic Pension and Dearness Relief separately.

We verify that (i) the eligibility of the above mentioned retired employees to the membership of the Scheme II have been verified and found in order (ii) the contributions/membership fees received from the above mentioned provisionally admitted members are in order and (iii) where pension has not been sanctioned and contribution has been received on the basis of provisional amount of pension, as certified by the salary disbursing authority/last salary disbursing authority, undertaking for recovery of shortfall, if any, on sanction of pension has been obtained from the member and recorded for appropriate action in due course.

We recommend to the Board of Trustees of the Scheme to ratify the membership of the retired employees.

Date: \_\_\_\_\_ LHO

**Asst. General Manager (HR)**

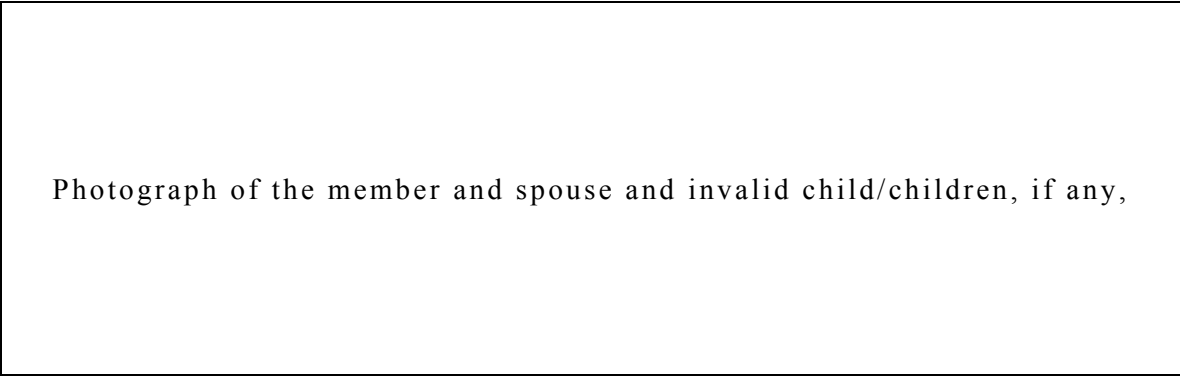
**Deputy General Manager & CDO**

**Chief General Manager**

**IDENTITY CARD-CUM-PASS BOOK**  
**STATE BANK OF INDIA**  
**RETIRED EMPLOYEE MEDICAL BENEFIT TRUST**  
**(Plan - )**

SHRI/SMT.....  
(name of the member)

MEMBERSHIP NO.....



Photograph of the member and spouse and invalid child/children, if any,

Note: - Photographs are to be attested by the Branch Manager of the Branch from where pension is being drawn by the member

(Signature/  
LTI of the member)

(Signature/  
LTI of the spouse)

(Signature/  
LTI of the invalid  
child/children eligible for  
benefit under the Scheme)

(A) Details of the Member

- (i) Name :
- (ii) Date of Birth :
- (iii) Residential address :
- (iv) Date of retirement :
- (v) Pension paying branch :
- (vi) Eligible for benefit  
under the Scheme/Trust : Rs.

(B) Details of the Spouse and invalid child/children eligible for the benefit under the Scheme/Trust:

Name : Date of Birth :

(i) Spouse:

(ii) invalid child/children eligible for benefit under the Scheme:

Issued in token of admission of Shri/Smt..... as member of the medical benefit scheme (Plan - ) framed by State Bank of India Retired Employees Medical Benefit Trust. Membership number allotted to Shri/Smt..... is.....

DY. GENERAL MANAGER

.....ZONAL OFFICE

DATE.....



**ANNEXURE – E**  
(Format for Membership Register)

**SBI RETIRED EMPLOYEES MEDICAL BENEFIT TRUST**

Name of the Member :  
Membership No. :  
Date of provisional admission :  
Corporate Center ratification reference :  
Plan opted :  
Name of the spouse :  
Name (s) of the invalid children eligible  
for benefit under the Scheme :  
Pension Paying Branch :  
Amount of benefit available under  
Scheme/Trust : Rs.

THE SBI RETIRED EMPLOYEES MEDICAL BENEFIT TRUST  
ZONAL OFFICE .....  
Monthly statement for the month of .....

Part – I : Details of bills paid under the schemes during the month											
Sr. No.	Date of payment	Membership no.	Name	Disease	Hospitalisation period		Amount paid under the scheme	Particulars of approved Hospital	Particulars of un-approved Hospital	Whether prior permission obtained	Whether referred to Board of Trustees, if yes detailed thereof
					From	To					
1	2	3	4	5	6	7	8	9	10	11	12

**CHIEF MANAGER (HR),**  
 STATE BANK OF INDIA,  
 ZONAL OFFICE \_\_\_\_\_

**DY. GENERAL MANAGER**  
 STATE BANK OF INDIA  
 ZONAL OFFICE \_\_\_\_\_

To:  
The Chief General Manager,  
Local Head Office, \_\_\_\_\_

**THE SBI RETIRED EMPLOYEES MEDICAL BENEFIT TRUST**  
**REIMBURSEMENT OF MEDICAL EXPENSES FOR TAKING TREATMENT**  
**IN EMERGENCY AT UNAPPROVED HOSPITALS/NURSING HOME**

Sl. No.	Name Of the Member	Membership No.	Date of Provisional Admission	Corporate Centre Ratification Reference No.	Treatment taken in Respect of(name of The patient and His/her relationship With the member	Name/ Nature of The Disease	Name and address Of the hospital Where treatment Was taken	Duration of hospitalization		(a)Amount claimed for reimbursement
								Date of Admission	Date of discharge	(b)Amount recommended for reimbursement
1	2	3	4	5	6	7	8	9	10	

1. We confirm that
  - (i) the membership of the member has been ratified by the Board of Trustees.
  - (ii) circumstances under which treatment by the patient has been taken at an unapproved Hospital/Nursing Home are genuine and are in accordance with the provisions of the Rules (Annexure I) of the SBI Retired Employees Medical Benefit Trust.
  - (iii) The treatment given to the patient is approved under the Trust.
  - (iv) The bills have been scrutinized, found in order and reimbursable to the members under the Scheme – I or the Scheme –II, or the Scheme under the Trust as the case may be.
2. We request you to accord confirmation to the payments/reimbursements made to the members.

**CHIEF MANAGER (HR)**  
**ZONAL OFFICE .....**  
**DATE.....**

**DEPUTY GENERAL MANAGER**

## ANNEXURE H

**SBI RETIRED EMPLOYEES MEDICAL BENEFIT SCHEME II**  
**SCHEME CODE FOR LHOs & ZONAL OFFICES**

Sl. No.	Local Head Office	Zonal Office	LHO Code	Zonal Office Code
1	BENGAL	BIDHANNAGAR	01	01
2	BENGAL	BURDWAN	01	02
3	BENGAL	KOLKATA	01	03
4	BENGAL	SILIGURI	01	04
5	MUMBAI	AURANGABAD	02	01
6	MUMBAI	MUMBAI – I	02	02
7	MUMBAI	MUMBAI-II	02	03
8	MUMBAI	NAGPUR	02	04
9	MUMBAI	PANAJI	02	05
10	MUMBAI	PUNE	02	06
11	CHENNAI	COIMBATOR	03	01
12	CHENNAI	CHENNAI	03	02
13	CHENNAI	MADURAI	03	03
14	CHENNAI	TIRUCHIRAPALLI	03	04
15	DELHI	AGRA	04	01
16	DELHI	DEHRADUN	04	02
17	DELHI	DELHI – I	04	03
18	DELHI	DELHI – II	04	04
19	DELHI	JAIPUR	04	05
20	DELHI	MEERUT	04	06
21	LUCKNOW	BAREILLY	05	01
22	LUCKNOW	GORAKHPUR	05	02
23	LUCKNOW	KANPUR	05	03
24	LUCKNOW	LUCKNOW	05	04
25	LUCKNOW	VARANASI	05	05
26	AHMEDABAD	AHMEDABAD	06	01
27	AHMEDABAD	BARODA	06	02
28	AHMEDABAD	GANDHINAGAR	06	03
29	HYDERABAD	HYDERABAD	07	01
30	HYDERABAD	TIRUPATI	07	02
31	HYDERABAD	VIJAYAWADA	07	03
32	HYDERABAD	VISHAKAPATNAM	07	04
33	PATNA	BHAGALPUR	08	01
34	PATNA	MUZAFFARPUR	08	02
35	PATNA	PATNA	08	03
36	PATNA	PURNEA	08	04
37	PATNA	RANCHI	08	05
38	BHOPAL	BHOPAL	09	01
39	BHOPAL	GWALIOR	09	02
40	BHOPAL	JABALPUR	09	03
41	BHOPAL	RAIPUR	09	04
42	BHUBANESWAR	BERHAMPUR (GANJAM)	10	01
43	BHUBANESWAR	BHUBANESWAR	10	02
44	BHUBANESWAR	SAMBALPUR	10	03

45	CHANDIGARH	CHANDIGARH (HARYANA)	11	01
46	CHANDIGARH	CHANDIGARH(PUNJAB)	11	02
47	CHANDIGARH	PUNJAB – II (LUDHIANA)	11	03
48	CHANDIGARH	SIMLA	11	04
49	CHANDIGARH	SRINAGAR	11	05
50	NORTH EASTERN	DIMAPUR	12	01
51	NORTH EASTERN	GUWAHATI	12	02
52	NORTH EASTERN	JORHAT	12	03
53	NORTH EASTERN	SHILLONG	12	04
54	BANGALORE	BANGALORE	13	01
55	BANGALORE	HUBLI	13	02
56	KERALA	THIRUVANANTHAPURAM	14	01
57	KERALA	ERNAKULAM	14	02

**SBI RETIRED EMPLOYEES MEDICAL BENEFIT TRUST****CHEQUE ISSUE REGISTER**

Date	Name of members	Membership No.	Name of diseases/ailment	Cheque No.	Favouring	Amount			Initial verified that the particular have been recorded in Annexure E
						DR	CR	BALANCE	

VP./SBL/CIR-TRUST

**ANNEXURE 'J'**

**STATE BANK OF INDIA  
RETIRED EMPLOYEES' MEDICAL BENEFIT TURST  
CLAIM FOR REIMBURSEMENT OF HOSPITALISATION EXPENSES**

01.	Name of the Retired employee:	
02.	Membership Number: Self/Spouse:	
03.	Address with Telephone No:	
04.	Retired as:	
05.	Pension paying branch Saving Bank Account No.	
06.	Nature of illness:	
07.	Date of advice for admission into Hospital (Pl. enclose the advice):	
08.	Name of the Hospital:	
09.	Whether an approved hospital? If no, reasons for taking treatment at an unapproved hospital?	
10.	Period of hospitalization:	Date of Admission: Date of discharge:
11.	Amount claimed:	
12.	Amount claimed earlier, if any:	
13.	Details of Bills/Cash Memo: (Please enclose the relative prescriptions)	

.....2.....

Details of expenditure with hospital details:

S. No.	Particulars	Date of bill	Amount		

Signature of the Retired Employee

Place:  
Date:



Place:  
Date:

Forwarded for payment

Branch Manager  
Branch: