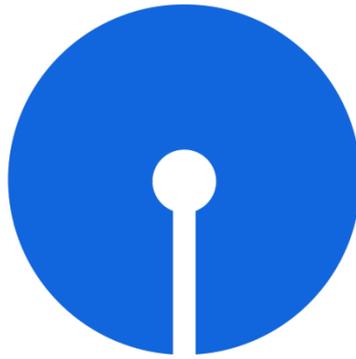


**GOLDEN TREASURE
OF
INFORMATION
FOR
PENSIONERS
OF
STATE BANK OF INDIA
(UPDATED UPTO 15th Sept. 2020)**



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The Book was first published in 2012 in Gujarati and was distributed to pensioners of Gujarat.

In 2015, this was published in English and distributed to many pensioners of the Country

In August 2018 this was updated and sent to Pensioners all over the country by email.

And now it is updated upto 30th June 2020 & will be sent to all those whom I have sent earlier, by email.

The typing on laptop has been done by me.

Error, if any, may please be excused.

2---IN the Following Chapters No changes have been made. They are the same as in earlier edition. Ch. Nos. 1,5,13,14,15,16

**3---Following Chapters are newly added
2,6,7,8,9,11,12,23**

4---In following chapters some changes have been made.

3,4,10,17,18,19,20,21,22

**5—Corona has been included in Insurance
Hence you can Claim reimbursements.
Circular contents are in Chapter 22.**

**This book can be treated AUTHENTIC
as contents therein are all based on Bank's
e-Circular, H R Deptt Circulars and these
have been quoted in the relative subject.
Reference is also taken from "know your
Superannuation benefits issued by PPG
Deptt at Corporate Office, Mumbai which
is updated upto December 2018**

Thanks & Regards

Jayant V Hathi

Vadodara

A VOTE OF THANKS FROM THE AUTHOR

Dear Friends

I have retitled this book as "GOLDEN TREASURE"
OF INFORMATION FOR PENSIONERS OF SBI

Based on the feedback received from the pensioners all over the country about its usefulness, as branches do not have idea of latest instructions, I have provided it here by quoting circular numbers.

It is already about two years that this book was updated by me. Many changes have taken place thereafter, which the pensioners should be aware of and hence this updation.

I am grateful to my friends all over the country For their overwhelming support to me for my this publication. I am also grateful to my friend shri A J Shah of Surat for providing me with latest information whenever needed PPG Dept. at Ahmedabad LHO has done yeomen service by providing me with the information relating to sanction of Family Pension and connected documents.

I am also grateful to H R dept. Ahmedabad LHO for providing information relating to Hospitals Laboratories, Specialist Doctors etc.

I cannot forget to mention the name of Mrs. Sunita Sahai, who has recently retired as DGM from Corporate office Mumbai who also helped me in having further fresh information for my book.

Information, provided herein is based on circulars issued by the Bank from time to time. Booklet issued by PPG Dept. at Corporate Office Mumbai "Know Your Superannuation benefits updated up to December 2018 is also taken as base Booklet issued by Thiruvananthapuram learning Centre on Service charges has also helped me in This up dation.

**I don't have words to express my sincere
Thanks and Gratitude to Dr. J N Misra our Retd.
Dy. Managing Director who has been
the source of inspiration for me and he
has been kind enough to write Foreword for
this updated version also.**

**Because my son Gaurav has now shifted
permanently to Baroda, I will now be in Baroda
I will be sending this updated edition by email
to all those whom I had sent earlier one.**

WITH REGARDS AND BEST WISHES

Jayant. V. Hathi

Friends.

**As per latest development from next year you will
be able to give your life certificate by video call.**

Details of new scheme is in chapter II

LIFE CERTIFICATE

FOREWORD

There is a breed of people who tirelessly work for the benefit of others. Shri Jayant V Hathi belongs to that rare breed. I know Shri Hathi from my golden days in Ahmedabad Circle. He used to be associated with various welfare activities of employees and the society at large. The present book is a product his everlasting per suit of helping others

The book is now released in its new avatar. Five years back when the book was first published the title of the book was 'Guidelines for pensioners of SBI. Over the years the book has created immense value to its readers. It has reached all across the country. The popularity of the book may be judged by the fact that whoever approaches the retirement age, demands for this book now. In the current version many additional features have been added and hence it has been rechristened as "Golden Treasure of information for pensioners of SBI."

Retirement is a phase change in life. Many support systems which are available in service life go away with retirement. availability of information in an orderly manner becomes very important for smooth sailing of life. This kind of book becomes very handy and it serves very useful purpose.

The book has been updated with current information upto June 2020. The author has classified subjects, chapter wise for ease of locating a topic. The latest Medical Scheme forms part of the book which will be very helpful to pensioners for ease of reference. Almost all the aspects which touches the life of a Pensioner has been covered in this book.

In addition, a chapter has been dedicated to brief contents of important circulars in order to keep updated with current happenings in other areas of banking.

I am sure, the updated book will help many more people in pensioner fraternity and thus Hathi will reach the golden hearts of many more people.

**Mumbai
June 2020**

**Dr. J N Misra
Retd. DMD, State Bank of India**

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THIS IS IMPORTANT. DO NOT FORGET THIS.

- 1—Please ensure that you submit your Life Certificate in the month of NOVEMBER without fail, to ensure NON STOPPAGE of PENSION. Obtain acknowledgement for this from the Branch. This can now be given at any Branch.
(Cir.No. P&HRD/2011/12 dt. 03-06-2011)
- 2---In April every year, please do not forget to submit forms 15G/15H to avoid DEDUCTION of TDS from your DEPOSITS. Please keep a copy with you.
- 3---Please submit a copy of your ADHAR CARD/ PANCARD without fail. ADHAR CARD is a must now for your PENSION ACCOUNT. Please ensure that this is RECORDED at the Branch.
- 4---Please submit your P.F.INDEX NO. for your Savings Bank/TDR/STDR Accounts to get CONCESSIONAL FACILITIES from the Bank.
Please ensure that this is recorded in your CIF No.
- 5---Please link all your accounts with ADHAR CARD, particularly your PENSION ACCOUNT.
- 6---Even if you have joint account, please don't forget to give NOMINATION and ensure that this is recorded in your passbook.
- 7---Please ensure that you open an S B I PORTAL ACCOUNT for all communication online. You can also open an HRMS PORTAL ACCOUNT to know details of your PENSION.
- 8---Please note to register your MOBILE/E-MAIL I.D NO. with the Bank to get all instructions on mobile.
- 9---THE FAMILY PENSION will now be paid to the PARENTS wholly dependant on the employee, when he/she was alive, provided the deceased employee has left behind neither a WIDOW nor A CHILD. Amongst parents, MOTHER will have preference over father.

- 10---For any of your DEPOSIT ACCOUNT & LOCKER you need to give three photographs,, copy of PANCARD/ADHAR CARDS & Address Proof.
- 11---You continue to get STAFF RATE on DEPOSITS placed with our Bank even after retirement. It is not necessary that your name should be first. If Bank insists, you may give a certificate that money is yours. This advantage is available to FAMILY PENSIONERS ALSO.
- 12---For getting benefit of INTEREST RATE of SENIOR CITIZEN, your name has to be first. But if SPOUSE is also a SENIOR CITIZEN, and her name is first you will get the benefit of this rate.
- 13---It is now not necessary to open a SEPARATE S.B. ACCOUNT for PENSION. It can be credited to your existing Joint Account.
(Cir.No.CDO/P&HRD/PPGF/15/2014/15 dt.2-6-14)
- 14---If your PENSION is not credited to your account for any reasons, instructions are there to credit it by debit to SUSPENSE ACCOUNT.
- 15---Be the MEMBER of SBI HEALTH ASSIST & SBI HEALTH CARE “POLICY B AND POLICY A on modified Terms and Conditions, within three months of retirement.
- 16---Your MONTHLY PENSION Will now be credited to your ACCOUNT on 27th of Every Month.

IMPORTANT SUGGESTIONS WHICH OUR FAMILY MUST BE AWARE OF AFTER OUR DEATH

1--It is our inherent weakness that the members of our family i.e. wife/son/daughter are totally unaware of the facilities we get after retirement. In our absence, there are many things, which they don't get and face difficulties. There are instances where family pension has been delayed, because of this. Please read the following carefully and let your family members know about your investments etc. Please prepare a file and tell them where it is kept.

- 1---How much pension you get.
- 2---Name of Pension Paying Branch
- 3---Savings Bank Pension Account Number
- 4---Your Pension Sanction Letter
- 5---Amount of pension deducted on account of commutation.
- 6---If you have retired after 1993, letter sanctioning your Family Pension.
- 7---You get D.A increase in February & August every year.
- 8---Information that Family Pension your spouse will get will be less than your original Pension. If you die early, you will get full family pension for 5 years
- 9---For getting family pension, you write to the PPG Dept. at LHO and follow the procedure mentioned In chapter 1.

2---DETAILS OF INVESTMENTS YOU HAVE MADE.

- 1---Write details of your TDR. Its Number, Amount Due date, Name of the Banks.
- 2---Details of your Savings Bank/Current Account Name of the Bank & Branch, In whose name and in whose name nomination is made.
- 3---Details of all your investments in Shares/Mutual Funds. Keep all your shares in one file.
- 4---Details of loan you have taken. Loan account Number. Amount, From Which Bank and Branch, Instalments, if any. Against which security, amount of outstanding.
- 5---Details of Insurance you have taken. Whether you have taken any Mediclaim Policy. Their number, amount of Insurance, for which period amount of premium, when due i.e. its date. Keep this also in separate file.

IF YOU ARE A MEMBER OF S.B.I. HEALTH SCHEME/
S.B.I. HEALTH CARE SCHEMES/RETIRED EMPLOYEES
MEDICAL BENEFIT SCHEMES A AND REVISED ONE
MENTION FOLLOWING DETAILS

- a)--Amount, Date of payment of premium
- b)--Your Policy I D Number,
- c)—Your P F Index Number
- d)—Both husband and wife are covered

CHAPTER 1

PROVIDENT FUND/GRATUITY/PENSION FACILITIES AVAILABLE TO THE EMPLOYEES WHO HAVE RETIRED AND WHO ARE TO RETIRE

Employees who retire on attaining superannuation age i.e. 60 years, take voluntary retirement normally or on medical grounds have no idea about the facilities available to the pensioners, because no consolidated instructions are recorded at one place. All such information, you will get in this booklet.

(A)--PROVIDENT FUND

When an employee resigns or retires from the service of the Bank,, he shall, if he has served the Bank for a period of five years or more, be entitled to receive the balance in Provident Fund, his and Bank's contribution, at his credit with the Bank, with interest (Rate applicable then). He has to apply within three months before retirement date.

B—HOW TO APPLY.

You will be required to apply in standard format and hand over the application to the PPG Dept. at LHO with required documents mentioned in the application You can also apply through HRMS Portal as under.

Log on to HRMS Portal

Go to employees self service PPF Full and final Settlement. Fill up the form. submit the form.

Print the submitted form 10

Submit following forms(Duly signed to salary disbursement authority /OAD.

1—Printed copy of the application submitted online through HRMS

2—COS 448

3--=Particulars of loan

(C)—GRATUITY

An employee who has put in minimum 5 years of service is eligible for payment of gratuity under Payment of Gratuity Act 1972.

CALCULATION:-

The amount will be payable @ 15 days wages for each completed years of service, on the basis of 26 working days in a month, subject to a ceiling of Rs.20/- Lacs w.e.f. 29-03-2018.

For the purpose of Gratuity, wages include the following.

Award Staff:- Basic Pay+D.A.+Personal Allowance +PQA+FPA+Acting allowance.

Supervising Staff:-Basic Pay+D.A.+FPA+PQA

FORMULA:- Wages x15x No. of completed yrs. service

$$\frac{\text{Wages} \times 15 \times \text{No. of completed yrs. service}}{26}$$

For all this you should apply within 3 months before retirement.

1—Fill in standard Application Form available with PPG Deptt at LHO.

2---The completed application with required documents be handed over to Office Administration Deptt
You can also apply through HRMS Portal.

Log on to HRMS Portal

Go to employee self service>H R Initiative>PPGF>

Apply Gratuity Payment request>Submit the form.

Take out the print by clicking on the print button and submit. (Duly signed and witnessed) forms to OAD at LHO

D---SERVICE GRATUITY

This is payable to an employee, not eligible to get pension, after completion of 10 years of continuous service/on retirement/resignation.

CALCULATION

Payable at the rate of one months pay for every completed years of service, subject to a maximum of 15 months pay and additional amount at the rate of one half of a month's pay for each completed years of service. Wages include

OFFICERS:- Basic Pay+Incremental compliment of FPA+ PQA(Last Drawn)

AWARD STAFF:- Basic Pay+D.A.+Personal All Acting Allowance+Incremental portion of FPA

E---COMPASSIONATE GRATUITY.

On the death of an officer/Award Staff member compassionate gratuity is payable to the nominee/ legal heirs of the deceased.

CALCULATION

a—Amount will be payable as per Payment of Gratuity act1972,

b—This will be calculated at the rate of one month's salary for each completed year of service maximum 15 months pay and at the rate of ½ of the month's pay for each completed year of service beyond 30 years In case of Award Staff, additional gratuity at 1/4th of a month's pay for every completed year of service is payable between is 16th to 30th years of service

c—As per the Gratuity Act of 1972, higher of the amounts, as per the act and service will be payable.

(In terms of e-cir. No.CDO/P&HRD/PPFG/5/ 2017/18 dt. the 13th April 2017, payment and processing of pension has been shifted from Centralized Staff Processing Cell to HRMS 12

The amount of pension now will be credited to your account on 27th of every month.

F---PENSION

A member of the State Bank of India Pension Fund shall be entitled for pension under Rule 22(1) while retiring from Bank's service.

- i—After having completed 20 years of pensionable service provided he/she has attained the age of 50 years or
- ii---If he/she is in the service of the Bank on or after 01-11-1993, after having completed 10 years of pensionable service provided that he/she has attained the age of 58 years. Further, if he/she is in the service of the Bank on or after 22-05-1998, & having completed 10 years pensionable service provided that he/she has attained the age of 60 yrs.
- iii---After having completed 20 years of pensionable service , irrespective of age, he/she shall have attained, if he/she shall satisfy the authority competent to sanction his/her retirement by approved medical certificate or otherwise that he/she has incapacitated for further active service.
- iv-- After having completed 20 years pensionable service , irrespective of age, he/she shall have attained at his request in writing, if accepted by the competent authority wef. 20th Sept.1986
- v---After having completed 25 years pensionable service.

HOW TO APPLY?

Log on to HRMS Portal

Go to Employees Self Service>H R Initiatives>PPFG

>Apply Pension Proposal Request>Fill up the

Necessary details>click on 'submit' button

Click on the 'Print' button>four copies will be printed along with the forwarding letter.

Put signatures on all the copies in original, affix joint Photographs (self attested) and submit to Branch Head/OAD. Detailed procedure is given in chapter Status can be viewed on HRMS Portal.

Any employee who has joined the Bank on or after 1st August 2010, shall not be entitled to become the member of SBI Pension Fund.

G---PENSION CALCULATION FORMULA.

The maximum amount of pension for members of the fund eligible for pension who retired/retire while in service or otherwise cease to be in employment on or after 01-11-2012 shall be computed as under.

a)---No. of years of

pensionable Service X	Average subst. salary drawn during last 12 pensionable service (Not to be rounded off)
-----------------------	--

60

b)---Wherever the average of monthly average substantive salary drawn during the last 12 months pensionable service is up to Rs.51490/- p.m.

50% of the average of monthly substantive salary drawn during the last 12 months pensionable service +1/2 of PQP+1/2 of incremental component of PPP, where applicable.

ii---Where the average of monthly substantive salary drawn during the last 12 months pensionable service is above Rs.51490/-p.m.

40% of the average of monthly substantive salary drawn during last 12 months pensionable service subject to minimum of Rs.25745/- + ½ of PQP+1/2 of incremental component ofPPP. wherever applicable.

>>In the case of Bi –Lower of a and b-I will be the basic pension.

>>In case of b-ii-Lower of a and b-ii will be the basic pension.

D.A. on the basic pension is payable on the basis of quarterly average of the All India Consumer Price Index for industrial workers. (base 1960=100)
Circulars on D.A increase are issued by Corporate Centre on half yearly basis in the month of February and August every year as per the guidelines prescribed by IBA.

H---LIFE CERTIFICATE

Life certificate should be given at the pension paying or any other branch of SBI, every year in November without fail, to avoid stopping of pension.

(Please see chapter II on Life certificate as many changes have taken place.)

(Specimen is given at **ANNEXURE III**)

I--COMMUTATION OF PENSION

Those employees who have retired on or after 01-11-1986 will get commutation of pension @ upto 1/3rd of their basic pension. You can opt for it at the time of retirement or within one year from that date. If you decide to opt thereafter you will have to undergo medical examination by the medical officer, designated by the Bank. Despite of computation, D.A. will be paid on original basic pension.

J---CALCULATION OF COMMUTATION

1/3rd of basic pension x Age as on next birthday
Factorx12

(The details of Factor agewise is given at **ANNEXURE II**)

The commuted amount will be restored after 15 years from the date of commutation. You have not to apply for this. The system will take care of this . and your pension will automatically get restored.

K---FAMILY PENSION.

This was first introduced in SBI wef. 01-01-1986.

THE SCHEME

- 1---If an employee dies during service and if he/she has completed even one year service or dies after retirement and if he is getting pension, his/her spouse is eligible for pension. This will be payable to
- a)—Widow/Widower upto his/her death or remarriage whichever is earlier.
 - b)—Failing (a) above is not applicable, the eldest surviving children in order of their birth upto the age of 25 years or he/she is gainfully employed, whichever is earlier
 - c)—In case beneficiary is unmarried daughter, until she attains 25 years of age or is married or gainfully employed.
 - d)--This process will continue till the last beneficiary attains the age of 25 years or is married or gainfully employed, 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. Amongst the parents, mother will have precedence over father.
- (Cir.No.CDO/P&HRD-PM/87-2014/15 dt.4-3-15
- 2---If an employee dies during service or after retirement and if he/she has not completed 5 yrs then his/her family will get full pension for 5 years from the date of retirement and thereafter it will be converted in family pension, which will be far less than the full pension. 16

3---The pensioner who has retired from the Military Service and if he is getting pension there, his wife will get family pension from both places i.e from Govt. as well as SBI, if his husband was serving in SBI also.(Cir.P&HRD/PM-82/2012-13 of4-3-13

4---If husband and wife both are pensioners and if both dies then one member of their family will get pension of Rs.1000/- or more.
(Cir.No. CDO/P&HRD/PM 82/2012/13 dt 04-03-13

5---PROCEDURE FOR FAMILY PENSION

- i---Family pension proposal should be submitted on Banks prescribed format in two sets with all copies & forms duly attested by Branch authorized official with stamp & S S number.
- ii---Indemnity letter with signature of family pensioner and Br. Manager to be submitted with stamp of Rs.300/-(In Gujarat)
- iii---Letter of Undertaking required.(For e-SBS FP)
- iv---Life certificate of family pensioner duly authorized by Br. Official with S S No. to be attached)
- v---Family pension proposal to be signed by the BM
- vi---Photograph of the Family Pensioner should be attested by the Branch Manager.
- vii---Death Certificate of the must be verified with original by the Branch Manager.
- viii---Attested copy of Adhar Card/Pan Card/ Election Card/Passport should be attached for KYC
- ix---Copy of passbook of family pensioners account should be attached in which family pension is being credited .
- x---All required Bank forms/Application formats are available on LHO site> LHO departments>CDO Dept./PF Pension & Gratuity>Forms.

(Copy of Application for release of F.P. is at (ANN 1)
(Declaration cum Life Certificate is at **ANNEXURE IV**)

6---Please do not forget to give your LIFE CERTIFICATE at your pension paying Branch/any other branch in November every year to avoid stoppage of pension please do not forget to obtain acknowledgement.

(Specimen is given at ANNEXURE III)

7---Please get your family pension fixed in advance to avoid any delay later. If your family pension is sanctioned in advance, after your death, only one page form will have to be filled in, which will be available with PPG Dept. at LHO. You will need to attach Death Certificate and family pension sanction letter with it.

NOMINATION FOR HANDICAPPED AND MENTALLY DISABLED CHILDREN.

1—Please do not forget to nominate your handicapped/mentally disabled children before retirement.

2---This nomination should be given in a standard format, in three copies along with the medical certificate from CIVIL SURGEON Only.

(Format is given at **ANNEXURE VI**)

(Circular No. CDO/P&HRD/PPGF/16/2012/13)

(Cir.No. P&HRD/Sl.No.190/2012-13/ dt. 26-12-13)

3---This nomination will be noted in your service sheet and kept in your file.

4---One copy will be sent to CAO Kolkata from where the pension is credited to your account.

5---One copy will be given to you as acknowledgement Please preserve it carefully for future requirement.

(Cir.No. CDO/P&HRD/-PPGF/16/2012/13 dt.26-5-12)

6---The Bank also gives Pension Payment Order.

Please obtain it when you retired

7---REVISED FAMILY PENSION

In the 11th Bipartite settlement, the Govt. has agreed for 30% pension to all family pensioners, present and past. The details are yet to come.

FAMILY PENSION TO ELIGIBLE CHILD

If father and mother both were employees of the Bank and were the members of the pension fund, the family pension will be payable to eligible child as under

Those who retired/died before 01-11-93	If one or both are family pensioners, pension will be payable at the rate 30/20/15%. The aggregate amount payable will be Rs.1250/-
Those who retired/died on or after 1-11-93 but before 01-04-98	If one or both are family pensioners, pension will be payable at the rate of 30/20/15%. Aggregate amount payable will be Rs.2400/-
Those who retired/died on or after 01-04-98	If one or both are family pensioners, pension will be payable at the rate 30/20/15%. The aggregate amount payable will be Rs.3521/-
Those who retired/died on or after 01-11-2005	If one or both are family pensioners, pension will be payable at the rate 30/20/15%. The aggregate amount Payable will be Rs.5930/-.

Note !—If the family pensions are payable then, the amount mentioned in the above tables or the maximum amount of the family pension payable in respect of any of the parents whichever higher for the specific period, will be payable.

Note 2---If one or both the family pensions are payable In respect of any of the parents, whichever is higher, for the specific period, will be payable.
(Cir.No.P&HRD/PM/82.2012/13 of March 2013)

FAMILY PENSION TO PART TIME EMPLOYEES

Minimum and maximum Family pension to part time employees will be in the same proportion to the wages they were getting. Those who retired on or after 1-11-12 rates are as under:-

- 1---Rs.932/- to those part time employees who were on 1/3rd scale of pay.
- 2---Rs.1397/- to those part time employees who were on ½ scale of pay.
- 3---Rs.2096/- to those part time employees who were on ¾ th scales of pay.

Apart from part time employees, in case of other employees who retired on or after 01-11-2012 the minimum family pension will be Rs.2785/-- p.m.

CHAPTER II LIFE CERTIFICATE

- 1---As mentioned above, the pensioners should submit Life certificate, in the month of November every year.
- 2---This should be submitted at the pension paying branch. This also can be submitted at any branch of SBI and is accepted in HRMS too.
- 3---Pensioners should be provided with system generated acknowledgement which is available in HRMS on update and approval of manual Life Certificate. This will resolve the issue of manual acknowledgement without updating it in HRMS.
- 4---If the pensioner wants to submit Jeevan Pramman certificate, then he has to go to Adhar centre or branch where it is accepted in the system and updated in repository. However, HRMS will be able to locate the certificate from the repository only if Adhar Number is available with HRMS.
- 5---You should provide your Adhar Number in CBS as well as in HRMS before submitting the Jeevan Pramman certificate.

- 6---Please update your Mobile No. and email ID in HRMS so that the Bank can send you SMS/email about update of Life Certificate.
- 7---The Bank will send you reminder to submit Life Certificate in time or if not submitted in time.
- 8---If this is not submitted in time, after a grace period of three months, the pension payment is discontinued from the month of February.
(PPG Corporate Office letter No.HR/PPG/CPM/2019/20/548 Dt. the 31st October 2019.)
- 9---To minimize the difficulties faced by the senior pensioners of the age of 80 years and above, it has been decided that they can submit their Life Certificate in the month of OCTOBER every year.
(Cir.No.NBG/GAD/Pension/2019/20 dt.1-8-2019)

JEEVAN PRAMAN LIFE CERTIFICATE ON LINE

- 1—Log in the website:-<https://jeevanpramaan.gov.in>
- 2---Then click
- 3---Give your Adhar Card Number
- 4---You will get OTP on your mobile
- 5---Feed this number
- 6---Your life certificate will be in your hand.

Although this was for Govt. pensioners initially but it has been extended for Bank pensioners also.
(e-Cir.Sl. No.1066/2015/16. CDO/P&HRD/PPFG/70 2015/16 dt.24th Nov 2015).

OBTAINING OF LIFE CERTIFICATE BY BANKS FROM THE DOORSTEPS OF PENSIONERS

(A)Ministry of Personal,Public Grievances & Pension vide their letter No.12/4/2020. P&PW(C)/6300 dt. 17-01-2020, to promote the ease of living of pensioners and minimize the case of non-submission of Life Certificate by the pensioners, have instructed the Banks to encourage doorstep Banking,

Any pensioner who is unable to appear in branch to submit his life certificate on account of serious illness, incapacitation, inability to move etc. and request the Bank for doorstep facility for submission of life cert. through e-mail, Telephone, through letter or any other mode, an officer/staff member to be deputed to his/her residence/hospital, to obtain life certificate so that his/her pension to be continued from the month of November onwards and also maintain the record for doorstep facility provided by the branch.

(B)—The branch will charge Rs.60/-+GST from the Pensioner for doorstep facility.

(C)---All pension disbursing Banks shall send SMS/e-mails to the pensioners on 24th October, 1st November, 15th November and 25th November every year, reminding them to submit their Annual Life Certificate latest by 30th November every year.

IMPORTANT

A_HRMS Dept. is in the process of generating a Video based Life Certificate Service for submitting The Life Certificate.

In this case the pensioner can submit Video Life Certificate at their home.

To avail this facility, it is mandatory that the pensioner provides his/her latest photograph to be recorded in HRMS Portal.

For this they have rolled out Pensioner Photo upload service in HRMS Portal by which Pensioners can get their latest photo uploaded in HRMS database.

This service is for all the pensioners, SBI/IBI/eAB. The modalities are as under.

B---PROCEDURE 1

- i---The maker will be the pensioner themselves.**
- ii---The pensioner will upload their latest photograph through the option provided in the portal.**
- iii---The checker will be the HOD of the pension paying branch or the preferred branch selected by the pensioner at the time of applying.**
- iv---The pensioner will have to visit the branch and get their photograph approved.**
- v---HOD of the pension paying branch will authorize photograph after matching it with the pensioner in person.**
- vi---Upon authorizing, it will be saved in HRMS database.**

C---PROCEDURE II

- i---The maker will be the designated officer/ branch staff.**
- ii---The maker will upload the latest photograph of the pensioner through the option provided in the portal.**
- iii---The corresponding que ue generated will be authorized by the checker (Reporting authority of the maker)**
- iv---Then it will besaved in HRMS database for future reference.**
- v---The pensioner will have to visit any branch/ office with the latest photograph.**
- vi---The checker of the branch will authorize the photograph after matching it with the pensioner in person..**
- vii---Upon authorizing, it will be saved in HRMS database.**
- viii---HRMS Dept. is in the process of generating a Video Based Life Certificate.**

ix---In this case the pensioner can submit Video Life Certificate, sitting at their home.

To avail Video Based Life Certificate service, It is mandatory that the pensioner provides His/her latest photograph to be recorded in HRMS Portal.

In case of any help/query or concern, please Contact Circle PPG Dept. at LHO.

(Based on e-mail received from Team HRMS -PPG-GITC, Belapur)

**CHAPTER III
OTHER FACILITIES AVAILABLE TO THE PENSIONERS
AFTER RETIRMENT**

1—Facility Available	For regular Retirees	For voluntary Retirees.
A—Travelling Expenses	Yes. From the place of posting to the Place where he/she is to settle.	Same as normal retirement
B—Retention of House/Car/ Phone	Maximum for 2 Mths.from the date of retment.	Maximum for 1 mth. From the date of retment.
C--Continuing Staff Housing Loan	Repayment can be continued till completion of 75 years.	Not permitted but can continue at public rate of Interest with prior permission of comp. authority

Note:- This will not be applicable to those who have joined the service after 1-1-91

D—Retaining Furniture	If the date of purchase is more than 5 yrs. It will be given without any cost	Same as normal retirement
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If it is less than 5 yrs
old- depreciated value
based on its actual age
will be recovered.

Items more than 4 yrs old 20%
Of the original cost.

Items more than 3 yrs old 40%

Items more than 2 yrs old 60%

Items more than 1 yr old 80%

Items less than 1yr old 100%

(e-Cir.CDO/P&HRD-PM/114/2008/09 dt 9-3-2009)

Mattresses To be retained without
any cost.

E---Mobile Handset	To be retained without any cost	To be retained without any cost.
F---Laptop. To TEG VI & above	To be retained without any cost	To be retained after paying its Book value
G---I-Pad to TEG VI & above	To be retained at no cost.	To be retained after paying its Bookvalue.
H---Availing LTC after retirement Retirement	May be permitted to be carried forward 4 or 6 months beyond retirement with approval of competent authority.	Not Eligible
23		
I---Concession in Interest rate.	On deposits as applicable to Staff Members	On deposits as applicable to staff members.
J—Presentation of Memento wef.01-09-2016	Sub. Staff Rs.04000/- Clerical Rs.06000/- JMG I Rs.10000/- MMG II Rs.11250/-	Not Eligible

MMG III Rs.14000/-
 SMG IV Rs.22500/-
 SMG V Rs.23500/-
 TEG VI Rs.47000/-
 TEG VII Rs.48500/-
 TEG. GR.
 Special I Rs.73000/-
 TEG. Gr.
 Special II Rs.75000/-
 M.D. Rs.100000/-
 Chairman Rs.125000/-

K---Holiday Homes/Banks Will be available Will be
 Guest House, Tr. House Available
 Visiting officers flats

L---Engagement in Permitted Not Eligible
 the Bank on as per rules
 contract basis
 (Cir.No.757/CDO/P&HRD/PM-64/2016/17.dt.6-9-16)

M---Transition to Can attend Not eligible
 Retirement program

N---Ownership of car Existing vehicle
 To TEG VI & above by paying Not Eligible
 depreciated value

CHAPTER IV
ADDITIONAL FACILITIES PROVIDED TO PENSIONERS
AFTER RETIREMENT

Apart from the facilities mentioned above, the Pensioners will also get facilities, which are Available to the working employees. These are:-

(A)—DISPENSARIES FOR MEDICAL FACILITIES.

Pensioners of the Bank and his/her family i.e. spouse are eligible to get medicines from the Bank's dispensaries maintained at Local Head Office, Zonal Office, Main Branches and some selected branches, as per the stock available with them. The list of such dispensaries is available with the dispensary. Pensioners of erstwhile Associate Banks can also avail of this facility. Apart from this, the Bank as appointed specialist panel doctors like Heart Specialist, Kidney Specialist, Dentists etc. The list is at (ANNEXURE Where there are no dispensaries of the Bank the Bank has appointed authorized doctors who will not take any fees from you.

Moreover there is a provision for different type of 33 tests at the bank's approved laboratories for pensioners, spouse, disabled children.

(The list of 33 tests is at **(ANNEXURE VII)**

The list of approved labs is at**(ANNEXURE**

B--LIBRARIES:-

Whereever the Bank has made provision of library the pensioners can make use of it by becoming member.

**(C)---HOLIDAY HOMES/BANK'S GUEST HOUSE/
VISITING OFFICERS FLATS**

The Pensioners can also make use of Bank;s Holiday Homes/Bank's Guest House/Visiting officers flats, wherever they are available on the same terms and conditions as applicable to employees in service. **27**

The application should be made to the Circle Welfare Secretary of particular Circle. Amount should be sent by draft fvg. SBI Holiday Home payable at the centre where this is situated. Its booking is done at the SBI Employees' Unions office in all circles. The forms are available with them only.

(List of Holiday Homes/Banks Guest House/Flats Is available at **ANNEXURE VIII**).

D--IDENTITY CARD

Retired employees will be given identity card by the branch from where the employee is taking his pension. The cost of photograph will be borne by the Bank. Photographs of Husband and wife should be given separately and should be signed across thereon individually.

i—Card will be of uniform size (5.4x8.5cm)

ii---Card will be vertically printed on thick card paper of 1.5mm.

iii---Colour of the ID Card will be white & letters in blue, in Hindi & English.

iv---Photograph of the pensioner should be joint & in colour & size should be 2x4 cm

v---Card will be laminated & non chip

(Specimen of Identity Card is at **ANNEXURE IX**).

(E)---FREE FACILITIES

a—No exchange on purchase of drafts and other outward remittances.

b---For crediting amount online in your account at other branch. No charges.

c---Multicity cheques will be at par

d---No charges on non-home transactions

e---No charges on issue of cheque books.

f---No ATM charges on staff accounts

g---No ledger folio charges.

h---No charges on issue of duplicate passbook.

i---No charges for recording stop payment Instrs.

j---No standing instructions charges to be levied.

k---Purchase and sale of shares/debentures

l---Issue of duplicate statement of accounts

m---Filing of Income Tax returns.

This facility will be available to family pensioners also.

(Letter No.CO/BOD/GB/3997 dt. 26-11-92.)

Free remittance will be permitted for the pensioners own money so that the facility is not misused. an undertaking in writing should be given, if demanded.

(F)---OTHER CONCESSIONS

Income Tax on Gratuity amount will not be levied.

Concession will be available in Rly. Tickets.

Senior citizen above 60 years:- Male-40%

Female-50% 58 years age.

CHAPTER V

RE-INTRODUCED RETIRED EMPLOYEES

MEDICAL BENEFIT SCHEME (REMBS)

The Bank re-introduced the above scheme wef.

01-01-2016 under new plans.

1---ELIGIBILITY:- available to the employees who retired on or after 01-01-16 under new plans

2---PLANS

Plan	Target Group	Lifetime Medical Limit	Lifetime Domicili Limit	Annual Domi. Limit	Subscr. fee
+/- I	All upto MMF III	7,00,000	70,000	7000	87500
+/-J	SMG-IV				
	SMG-V	10,00,000	1,00,000	10000	1,25,000
+/- K	DGM				
	GM	15,00,000	1,50,000	15000	1,87,500
+/- L	CGM	20,00,000	2,00,000	20000	2,50,000

3---WHO CAN BECOME MEMBERS

i---Membership to REMBS would be permitted only under the new plans. Membership under old plans

A to H will not be available.

- ii---Membership would be permitted to all employees of SBI who have retired on or after 01-01-2016. if otherwise eligible for membership under REMBS rules. Employees of erstwhile Associate Banks, who have retired after 31-03-2017 would also be eligible to join.
- iii---For new retirees, i.e. employees retiring hereafter membership would be permitted within three months of the date of receipt of first pension.
- iv---For old retirees, i.e. retired on or after 01-01-16 if not covered in policy B, one time window of 3 months (from the date of registration of portal would be given for obtaining memb'ship
- v---For old retirees i.e. retired on or after 01-01-16 if covered under policy B, but willing to join REMBS, one time window for obtaining membership would be given upto 15-01-19.
- vi---Eligible retirees would be permitted to opt for either plan, as per their gradewise eligibility or a plan, one step lower than their grade wise eligibility (Not applicable for plan I) The option would be irrevocable and no change in plan will be permitted later on.

4---WHO CANNOT BE THE MEMBER

- i---An employee, who according to Bank's service rules voluntarily retires, or retirees under exit option or any other scheme, cannot be the member
- ii---An employee who has been dismissed/removed discharged or whose services are terminated.
- iii---On reaching retiring age, an officer against whom rule 19(3) has been applied and has been dismissed/removed/discharged or compulsorily retired

5---PROCEDURE FOR ACQUIRING MEMBERSHIP

- i---An eligible employee/retiree can apply for membership of the scheme through REMBS portal from any branch/department/Admin. Office, within three months of the date of receipt of the first pension. This can also be availed of prior to the date of retirement.
- ii---On acceptance of membership, pensioners account will be debited and the subscription amount will be transferred to SBI Retired employees Medical Benefit Trust Account maintained at Madam Cama Road Branch
- iii---In respect of new members, till their their medical expenses would be met from REMBS trust funds as per the existing rules.

6---DISEASES COVERED UNDER THE SCHEME.

- | | |
|--------------------------------------|-------------------------------------|
| 1-Appendicitis- | 12- Cancer |
| 2-Alzheimer's | 13- Paralysis |
| 3-Arthritis | 14-- Prostrate |
| 4-Brain Hemorrhage | 15-- Kidney Failure
& Transplant |
| 5-Knee/Hip. Replace. | 16--Ratna/Cornea
Replacement |
| 6-Parkinson Disease | 17--MajorAccident |
| 7-Tumor | 18—Cataract and
Glucoma |
| 8-Removal of stone
In gallbladder | 19—Cardiac Ailments |
| 9-Cirrhosis of liver | 20---Hernia |
| 10-Diabetes | |
| 11-T.B | |

The following diseases have been added.

- 1—Spondylitis. (will also cover Lumbar Canal Stenosis & surgeries related to Spine.
- 2---Chronic obstructive Pulmonary Disease (COPD)
Asthama.
- 3---Hysterectomy/Uterine Prolapse.
- 4---Infectious Diseases like Dengue/Malaria/Typhoid
Swine-Flu/Covid-19.
- 5---Brain Surgery for hearing impairment/Hearing Aid.
(Upper limit fixed at Rs.20000/-)

Cir.No.CDO/P&HRD/PPFG/34-2020-21. Dt.10-09-2020.

**Reimbursement upto Rs.25000/- as
Hospitalization Expenses for
treatment of COVID-19.**

In line with the GOI Guidelines many hospitals have come out with "A COVID Package for Home Treatment with Medical services providing 14 days treatment plan. Under the Package, Hospitals are providing Online Consultation, Scanned Prescription (To be Sent through Media), Sale of Medicines/equipments Through courier services etc.

Accordingly it has been decided to allow expenditure Upto Rs.25000/- from the overall residual balance Under Hospitalization for Home Treatment of COVID-19 to members of SBI Health Care

Under the new arrangements COVID affected Members /Spouses/Disabled children if any will be allowed to take any package from a Hospital for the treatment of COVID 19 or they will be eligible to take personalized treatment for

COVID-19 from a reputed Medical Practitioner While remaining at home. Under this dispensation following items related to COVID-19 shall be covered upto Rs.25000/-, on reimbursement basis, if prescribed by the treating medical practitioner
i—Diagnostic tests undergone at home or at a diagnostic centre.

ii---Medicines prescribed in writing

iii—Consultation Charges of Medical Practitioner.
(Separate Receipt.)

Eabs-Rembs members who were covered under their scheme will also be covered under this scheme.

**7---REIMBURSEMENT AFTER DISCHARGE FROM
HOSPITAL**

After you get discharge from hospital you will get reimbursement for i—Cancer, ii—Paralysis
iii—Arthritis, iv---Diabetes, v—Kidney failure

NOTE:- i-- The annual domiciliary treatment reimbursement limit would be restricted to 1% of the medical limit per annum.

- ii---If an employee or his wife accepts service elsewhere and medical benefit is available there, they can obtain expenses from this scheme only after consuming quota there.
- iii---If husband and wife both are pensioners, both can become members of the scheme and get expenses for medical treatment.

8---AVAILABILITY OF GROUP MEDICLAIM POLICY

Policy B would also continue to be available for membership. New retirees i.e. employees retiring hereafter would have the option of either joining REMBS or joining policy B or both subject to payment of subscription fee/ premium within 60 days of retirement for policy B and within three months from the date of receipt of first pension for REMBS. However membership of policy B would be purely voluntary and on payment of premium from own sources. No subsidy would be paid by the Bank.

9---HOW TO CLAIM REIMBURSEMENT

- i---If hospitalized, submit your bills along with discharge certificate.
- ii---Place your signatures on all pharmacy bills
- iii---If you have spent on medicines, separately submit your bills along with Doctors prescription. This amount will be available to the extent of 1% of total limit per annum.

(Format of claiming re-imburement at **ANNEXURE X**)

10---EARLIER CIRCULARS

e-cir.no. CDO/P&HRD-PM/46/2006/07.dt.16-11-06

e-cir.no. CDO/P&HRD-PM/60/2007/08 dt.17-1-08

e-cir.no.CDO/P&HRD-PM45/2009/10.Dt.14-10-09

e-cir no CDO/P&HRD-PM-28/2010/11

e-cir.no. CDO/P&HRD-PM/83/2010/11.dt.08-03-11

PRESENT STRUCTURE OF SBI REMBS (EARSTWHILE POLICY A) HAS BEEN FROZEN WEF 31st DECEMBER 2019. IT HAS BEEN REPLACED BY SBI HEALTH CARE (OTPP). EXISTING MEMBERS WILL CONTINUE TO AVAIL BENEFITS BASED ON THEIR AVAILABLE BALANCE.

CHAPTER VI
INTRODUCTION OF 'SBI HEALTH ASSIST &
'SBI HEALTH CARE SCHEMES
(RENEWAL OF POLICY 'B' & POLICY 'A' ON
MODIFIED TERMS & CONDITIONS)

“A”

(SBI HEALTH ASSIST (POLICY B.)

United India insurance Co. was charging exorbitant premiums. In 2016, for a sum insured for Rs.5 lacs they charged Rs.12782/ in order to get entry. In 2017, this was increased to Rs.18893/- and in 2018 This went up to Rs.69966/-

On behalf of the members of A'bad Circle. we in Feby. 2018 represented to the Bank five suggestions which included reduced premium affordable to the Family pensioners too and opt to our own General Ins.Co. Friends all these suggestions were accepted and pensioner friendly scheme is introduced for which we all should be thankful to the Bank's Management. The details of the scheme is as under.

1—Objective

- i---To provide holistic solution with new Health Care Plans.
- ii---To provide good Health Care to our retirees at an affordable cost.
- iii--- To subsidise a part of rhe health expenditure of retirees.

2---Change in Name

Existing Name		New Names
Policy 'B'	Annual Payment Plan(APP)	SBI Health Assist
SBI REMBS	Onetime Payment Plan (OTPP)	SBI Health Care

3---Which Ins. Co. shall administer the scheme

SBI GENERAL INSURANCE CO. LTD has been Selected for serving both the policies APP & OTPP for the next three years with a provision for annual renewal Membership will be voluntary and those eligible can obtain membership of the same by paying the premium from their own sources.

4---Eligibility of membership

In Annual Payment Plan(APP)

- a)---Existing members under policy B
- b)---Employees who retired during the months of October, November & December 2019 would be eligible to join the policy and no waiting period clause will be applicable to them.
- c)---Eligible new retirees (Retired. on or after 16-01-2020 may join APP(Policy B) within 90 days from the date of retirement by paying the premium from their own sources Pro rata premium would be applicable in case of such retirees.
- d)---Spouses of deceased employees may join APP(Policy B) within 120 days from the date of death by paying the premium from their own sources. Pro rata premium would be payable in such cases.

**5---Options for Left Out Retirees/e-AB Retirees
their Spouses and Members Of Policy 'A'**

- a)---Members of SBI-REMBS will be given the option to join APP(Policy B) irrespective of
 - i---Their residual balances
 - ii---They would be able to opt for any sum insured with or without critical illness cover at any point of time during the cover period.
 - iii---They will be required to pay full years premium as per the plan chosen.
 - iv---For such retirees there will be 30 days waiting period from the date of joining Health Assist.
 - v---Sum insured under Health Assist for these members will not be available for reimbursement of expenses incurred on an ongoing hospitalization at the time of taking such membership.
- b)---All left out retirees, e-AS retirees, their spouses will be eligible to become members of SBI Health Assist,
 - i---By paying premium from their own sources
 - ii---There will be a waiting period of 30 days from the date of their joining SBI Health Assist.
 - iii---Sum insured under SBI Health Assist for these members will not be available for reimbursement of expenses incurred on ongoing hospitalization at the time of taking such membership

**6---Who are excluded from
the benefits**

Employees who are/were discharged/dismissed/compulsorily retired/terminated from service will not be eligible to join the policy.

7---Basic Plans of APP(Policy B)

SBI Health Assist& Premium

There will be only two basic plans as under

Basic Sum Insured Rs. in lakhs	Basic Premium Rs.	GST @ 18% Rs.	Gross Premium Rs.
3.00	16542	2978	19520
5.00	36771	6619	43390

There will be no bar for retirees in opting for any sum Insured.

8---Super Top-up Plan & Deductible Amount.

Super Top-up plan will be available to all members for Rs 6 lacs along with the basic plans as an additional health cover. Cost of premium for this cover will be borne by Bank

Base sum insured Rs.In Lacs	Super Top up cover Rs.in lacs	Total Cover to Banker Rs.in lacs	Deductible amount Rs.in lacs
3.00	6.00	9.00	2.50
5.00	6.00	11.00	2.50

There will be a deductible limit of Rs.2.50 lacs under Super Top-up cover. In case of a claim being raised Basic sum Insured will trigger first and only after it is completely exhausted, Super Top-up policy will be activated/utilized. The deductible amount will be taken from the base policy, if triggered. Example:-

Base Policy Rs.3.00 lacs.

There is a claim of Rs.5.00 lacs

Super Top-up plan is Rs.6.00 lacs

Base policy of Rs. 3.00 lacs will be used first.

It will be considered that the pensioner has contributed his portion of deductible amount out of the base plan.

Remaining amount of Rs.2.00 lacs of the claim will be settled from the Super Top-up plan.

The retirees will not have to pay the Deductible amount of Rs.2.50 lacs from their own pocket.

9-Ailment wise expenditure cappings (Amt. in Rs.)

Sr. No	Name of Ailment	Existing Limit	Proposed Limits for Basic Plan Of Rs.3 lacs	Proposed Limit for Basic plan Of Rs.5lacs
1	Angioplasty	1,50,000	2,00,000	2,25,000
2	Coronary Artery Bypass Graft	2,50,000	3,00,000	3,25,000
3	Cataract	30000	45000	50000
4	Cholestectomy	70000	1,00,000	1,25,000
5	Hernia	70000	1,00,000	1,25,000
6	Knee Replacement Unilateral	1,75,000	2,00,000	2,25,000
7	Knee Replacement Bilateral	2,50,000	3,25,000	3,50,000
8	Prostate(Other Than Prostate Caner	80000	1,00,000	1,25,000

10---Room/ICU Rent

Basic Plan Rs.In Lacs	Existing Room Rent/ICCU Rent	Proposed Room Rent/ICCU Rent
Rs.3.00	4000	7500
Rs.5.00	4000	7500

11---Subsidization of Premium and its administration

This year it has been decided to allow subsidy as under to Family pensioners and those pensioners above the age of 70 years on base premium of Rs. 3 lacs

Basic Plan	Basic premium	Subsidy as on 16-1-20
3.00	16542	8271
5.00	36771	8271

GST or other taxes/surcharges, if any on premium will be borne by the retirees.

Members will be required to make payment of premium in full initially and after the renewal process is over, it will be credited to their account.

12---Domiciliary Facility

There will be no provision of domiciliary cover

In “SBI Health Assist” This facility will be Provided through e-Pharmacy Tie up. (See Ch 8) This facility will be available to all members of this scheme upto Rs.18000/- with own contribution of Rs.6000/-

13---Whether Critical Illness will be covered under the scheme

Following specified diseases will be covered

- i---Stroke resulting in permanent symptoms
- ii---Cancer of specified severity
- iii---Kidney failure requiring regular dialysis
- iv---Major organ/ bone marrow transplant
- v---Multiple sclerosis with persisting symptoms
- vi---Open chest CABG(Coronary Artery Surgery)
- vii---First Heart Attack
- viii—Coma of specified severity
- ix---Heart valve replacement
- x---Permanent paralysis of limbs
- xi---Motor neuron disease with permanent symptoms.
- xii—Aorta Graft surgery
- xiii—Total blindness
- xiv---Open heart replacement or repair of heart valves.

Premium for Rs.5lac plan Rs.13774+2479(GST)

Total Rs.16253/- **39**

14---Other Terms and Conditions

- a)---Critical illness cover will be available separately and can only be taken with basic & Super Top-up cover taken together.
- b)---Entry shall be available only upto the age of 65 (as on 16-01-20).
- c)---Renewal can be done beyond 65 years on a continuous basis
- d)---There will be waiting period of 90 days & surviving period of 30 days under the policy
- e)---Members who have opted for critical illness cover in the past, may continue to take the cover. Waiting period will be of 90 days will not be applicable to such members.
- f)---Pre existing ailments will not be covered under the critical illness cover.
- g)---Critical illness cover will be available only to the primary member & not to spouse/dependent
- h)---Two conditions have to be complied with.
 - i---No claim will be admissible for first 90days.
 - ii---After the waiting period of 90 days, if the insured is diagnosed with any of the 14 listed ailments and survives for 30 days after the first detection of the disease, total cover of Rs.5 lacs will become admissible.

The Insurance co. will pay only once in respect of any one of the covered illness under the policy.

The critical illness cover ceases after admission of any claim & no further claim will be admissible under the said cover.

However the benefits under the base plan or Super Top-up plan would continue to be available as per the terms & conditions of the said coverage & the available sum insured

15---Dental Treatment

The policy will cover reimbursement of expenses on dental treatment only for Route Canal treatment upto a maximum of Rs.7500/- p.a. per family. Dental cover will not include extraction, filling, crowning or restoration. This will be an add on benefit to the members and will form part of the basic sum insured.

16—How to claim Reimbursement

1---You will have to submit your bills to Raksha TPA. The mandatory check list for reimbursement claim is given hereunder.

2---Arrange the documents in same order as in this check list to ensure that you have not missed any documents.

Insured Name	Policy Number/Member ID
Patients Name	M.No., Claim type/Main Claim
e-mail ID	Query/Pre-post short payment

Required Documents

1---Copy of intimation sent to Raksha TPA

2---Duly filled and signed claim form.

3---Original discharge summary (Including all information like Time of admission & discharge, diagnosis, presenting complaint and findings treatment given/procedure done during hospitalization/advice on discharge.) Time of admission & discharge are mandatory in all cases.

4---Original Final Bill. Date, No, etc required in case of gross up amounts shown in the final bill, we require, detailed break up like medicines, Room rent, investigations etc.

5---Original payments receipts of hospital including all advance payment receipts. Payment receipts on letterheads will not be accepted.

- 6---All original prescriptions for all medicines purchased from hospital as well as market.
- 7---Original Medical Bills. Sr. Nos. & Date, address no cutting etc.
- 8---Original consultations receipts. Full address Sr.No. & Date etc.
- 9---All investigation reports in original. CD/Xray MRI Films with reports in original.
- 10—Indoor case papers .(ICP/IPDOR treatment chart/sheet). May be asked by Ins. Co. if needed.
- 11—Original Death summary if applicable.
- 12---Hospital Registration Certificate or certificate from hospital mentioning hospital facilities and number of beds.
- 13—If any lens is used or stent is used while surgery then provide the original invoice of the stent/lens with original sticker.
- 14—Copy of Photo ID proof of employee& patient Issued by any Govt. Authority with address attested by local HE with Cos. seal.
- 15—Cancelled Cheque with preprinted name of Account Holder.
- 16—For all claims for more than 1 lac, KYC Documents (Address proof, Photo ID proof and Pan Card) should be submitted.

Additional Documents for Accidental & Injury Cases

- 17—Provide MLC/FIR or if same is not done then Provide the certificate from hospital with Reason for not doing the MLC/FOR.
- 18—Narration of incident from treating doctor.
- 19—X-ray or MRI films in original.
- 20—X-ray or MRI reports in original.

Please retain copies of all the documents submitted to Raksha TPA for future reference with page Nos.

Signature of Insured

With Date

(Copies of claim form for reimbursements are not Attached as ANNEXURES as they are lengthy. You may obtain from HR Dept at Admin. Office.)

**CHAPTER VII
REVAMPING OF SBI REMBS
SBI HEALTH CARE.
ONE TIME PAYMENT PLAN(OTPP)**

1---Scheme

This replaces present SBI REMBS scheme and will be effective 1st June 2020.

2---Who will administer the scheme.

SBI General Insurance Co. Ltd. Alike SBI Health Assist has been selected for serving for three years with a provision for annual renewal. Anand Rathi Insurance Brokers Ltd. Has been selected as brokers.

3---Eligibility

The policy will continue to be available to new as well as existing members of SBI Health Care (OTPP), their spouses and disabled child/ children if any, whose residual balance as on 15th May 2020 are Rs. 3 lacs and above.

Members with residual balance below Rs.3 lacs will avail facilities as per the provisions of SBI Health Care through concerned Admin. offices and they will not be covered under the insurance-

Limit and Contribution	Rs. In Lacs
Lifetime Limit	Amount of contribution by members
7.00	1.63
10.00	2.30
15.00	3.00
20.00	3.75

5---Fixation of Basic Covers Under SBI Health Care

Members having residual balances of Rs.3.00 lacs to less than Rs.10.00 lacs will be provided basic cover of Rs.3.00 lacs with a Super Top-up cover of 6.00 lacs and members having residual cover of Rs.10 lacs and above will be provided basic cover of Ra.5.00 lacs with a Super Top-up cover 6 lacs Proposed insurance cover under the SBI health Care(OTPP) will be as under wef. 01-06-2010. However maximum insurance cover will be upto ones residual balance in the OTPP or the amount of base plan or super top up, whichever is lower. Example:-

Suppose a member has Residual balance Of Rs.6,62,000/- in SBI Health Care on 01-06-20 He would be migrated to SBI Health Care (OTPP) with base Plan of Rs.3 lacs & Super Top-up of Rs.3,62,000/-

Residual Balance Under SBI Health Care.(OTPP)	Base Plan	Super Top-up	Maximum Cover to a member or upto Residual Balance in OTPP
Above 3.00 to 10.00	3.00	0.00	3.00
Above 3.00 to Below 10.00	3.00	6.00	9.00
10.00 and above	5.00	6.00	11.00

Premium on both the base plan & super top up will be paid by the REMBS Trust.

6---Discontinuation of Corporate Buffer Limit

A corporate buffer limit was arranged in previous policy for claims exceeding Basic Sum Insured (BSI) allocated by Ins. Co. Looking to the additional burden of cost on Corporate Buffer factored in the basic premium, it has been decided to discontinue the same and to purchase a super top up cover to

address the issue of claims going beyond the BSI for members who are having their residual balances more than the allocated BSI. However claims will be settled up to ones residual balance in OTTP

7---Change in domiciliary Cover Limit

There is a provision of 1% of limit as Domiciliary benefit in the SBI Health Care Scheme. So to bring parity between SBI Health Care provisions and insurance policy, it has been decided to keep domiciliary limit @ 1% of BSI under the insurance policy wef. 01-06-2020. There will be a provision of domiciliary cover of 1% of the lifetime limit in SBI Health Care (Maximum 10% during lifetime) as under.

Lifetime Limit Under SBI Health Care(OTPP)	Domiciliary @ 1% of the life time limit p.a.	Lifetime Domiciliary Limit. 10%
3,00,000	3000	30000
4,00,000	4000	40000
5,00,000	5000	50000
7,00,000	7000	70000
10,00,000	10000	1,00,000
15,00,000	15000	1,50,000
20,00,000	20000	2,00,000

8---Room Rent/ICU Rent/ICCU Rent

Plan In Lacs	Proposed Room Rent	Proposed ICU/ ICCU Rent
3.00	5000	9500
5.00	7500	12000

9-Ailmentwise Expenditure Cappings

Sl. No.	Name of Ailment	Existing Limit	Proposed Limit for Basic Plan 3.00 lacs	Proposed Limit for Basic Plan Rs.5.00 lacs
1	Angioplasty	1,50,000	2,00,000	2,25,000
2	CA-BG	2,50,000	3,00,000	3,25,000
3	Cataract	30000	45000	50000
4	Cholestectomy	70000	1,00,000	1,25,000
5	Hernia	70000	1,00,000	1,25,000
6	Knee Replacement	1,75,000	2,00,000	2,25,000
7	Knee Replmt. Bilateral	2,50,000	3,25,000	3,50,000
8	Prostate. Other Treatment of its Cancer	80000	1,00,000	1,25000

10---Dental Treatment

The policy will cover reimbursement of expenses on dental treatment only for Root-Canal Treatment upto a maximum of Rs.7500/- per annum, per family. Dental cover will not include extraction filling, crowning or restoration. This will be an Add-on benefit to the members and will form part Of the Basic Sum Insured/Super Top-up.

11---Payment of Claims

i--Medical claims of members having residual balance below Rs.3 lacs will be settled by the Admin. Office by debit to respective SBI Health Care accounts. Members whose residual balance Is rendered below Rs. 3 lacs should submit their claims to respective AOs.

ii—Any amount of admissible claim beyond total allocated limit in the insurance policy will be settled by the Bank by debit to respective SBI Health Care Accounts.

- iii--- For Domiciliary Bills the limit will be as per REMBS scheme i.e 1% of Basic limit and 10% of yearly limit.
- iv--- ID Card cum passbook issued at the time of becoming member will be valid.

12---Other Provisions

- i—To make both the policies effective from the same date, this policy will be for 229 days & will expire on 15th Jan. 2021. From 16th Jan. 2021, both policies will run concurrently.
- ii---Medical ID Cards
The e-medical cards will be uploaded by TPAs in their respective portals. Soft copies of Medical cards will also be available in Brokers websites.
Hard copies of cards will be sent to your regd. address by TPA. Undelivered cards will be sent CM-HR of concerned Admin Office, who will forward them to members after ascertaining their correct Address.
- iii—New members joining the SBI Health Care will be migrated to Insurance policy on monthly basis and pro-rata premium will be paid by REMBS Trust on their behalf.

CHAPTER VIII

e-PHARMACY SCHEME

FOR MEMBERS OF SBI HEALTH ASSIST (APP)

- 1---Scheme:- The Bank has introduced Cashless Domiciliary Facility for members of this scheme Wef. 1st June 2020.**
- 2---Arrangement With Whom?**
An arrangement has been made with “Lifetime Wellness Rx International Ltd, popularly known as M/s Apollo Life for providing services to the members of APP through an App “URWORLD”.

3---How to Download This APP

- i---Download the App from Google Play Store
- ii---This will be downloaded through Android Mobile.
- iii---You can also download it by clicking
<https://play.google.com/store/apps/details?Id=com.apollo.urworld>
For I Phone Users. Download by clicking
<https://apps.apple.com/in/app/urworld/id1522315454>.
- iv---Logging into the URWORLD App will be based on Mobile No. of the member.
- v---Once a member logs into the App, a onetime password (OTP) will be generated and sent to the mobile No. of the member registered under the APP.
- vi---There is no provision in the App to use one mobile number for more than one P F Index number.
- vii-- Any cases of error in mobile number may be taken up through concerned Admin. Office with Corporate Centre for rectification.
- viii--For allowing the facility to the members Enrolment Data of APP has been used.
- ix---It has been observed that in many cases erroneous and duplicate mobile numbers have been provided in the Enrolment Data. Therefore it is advisable for all th Admin. offices to verify Mobile Nos. which has been sent by them to Corporate Office during enrolment of members.
- x---It may be noted that any request for change correction in Mobile No./subsequent change in regd. address will be entertained through Admin. Office only.

4---Indent For Medicines

- a)---The indent for medicines should be placed only through this App.
- b)---No manual order for medicines would be allowed under the scheme
- c)---A member of the Annual Payment Plan will be eligible to purchase medicines through the App by uploading a valid prescription valid for 180 days issued by Regd. Medical Practitioner for spouses/disabled children
- d)---The medicines will be delivered by the vendor company strictly at the regd. address of the member under APP. It will not be delivered at any other address. No request for change will be entertained by the vendor.
- e)---Any change in the regd. address can be effected by Corporate Centre on acceptable grounds, once communicated through the concerned Admin. Offices.
- f)---However on launch of the services if incorrect address is appearing in the App, it can be modified by the member once through the App.
- g)---The vendor company will provide discount in price on all medicines @ 18% on MRP printed on the cover of the medicines.

5---Procedure for Delivery of Medicines.

- i)---After receipt of requisition from the member vendor company will arrange for the confirmation call in order to confirm the order and the quantity of the medicines. Only after confirmation from the member order will be considered for processing.

- ii---The deadline for delivery of the medicines by the vendor company will be 12 to 36 hours in Metro/Urban/Semi urban Areas Similarly in rural areas , delivery deadline will be 72 to 96 hours.
- iii--- There will be a provision for cancellation of order by the members. A member can cancel the order till the time status of the item purchased is not showing 'order dispatched' in the App. Cancellation after this, it will attract penalty of Rs.100/- which will be recovered from the member by the company.
- iv---Members will have to mandatorily show original prescription and valid I D proof during the delivery of the medicines.
- v---Operating hours of the vendor company will be 9.00 am to 6.00 pm everyday including Sundays. A member will receive Prescription Validation Call to confirm the order within 4 Hours of uploading the prescription on the App. If the order has been uploaded after the operating hours, member will receive Prescription Validation Call next day.
- vi---In this e-Pharmacy scheme, only allopathic medicines will be supplied to the members.
- vii---return of medicines will not be accepted after delivery.
- viii---Minimum amount order will be Rs.250/-
- ix---Various payment options viz. Cash on delivery (COD). And payment through swipe machines will be available for making payment.

6---Limit

Members contribution for the entire policy period
Fixed at Rs.6000/- Bank will contribute Rs.12000/-
No reimbursement can be claimed from the Bank
against such expenditure incurred by he retiree
under any other scheme of the Bank

(This year, the limit has been fixed at Rs.4000/-& 8000/-

7---A---List of Medical & pharmaceutical Items

Not re-imbursable by the Bank.

Cream and Ointments

i---Eczema or Dermatitis—Cleansing Lotion,
e.g Citafel, Moisturising Lotion/Creams
e.g Venusia Cream/Lotion

ii---Alopecia or Acne or Psoriasis or Sunburn/
Topical Solution e.g. Regain Lotion/Reequil
Gel Calamine Lotion/Sun cross sun protect gel.

B---Nutritional Supplements:-

i—Protein Powder/Protein Biscuits. e.g.
Cryptin, Ensure Powder etc

ii---Anti-aging/Hyper pigmentation/Osteo
Arthritis. e.g. Glucosamine Compounds

iii---Herbal Extracts for Diabetes.

C---Consumable Items

Gloves-	Vaccines
Masks-	Thermometer
Diaper/Sanitary Napkins	Walker
Bedsheets-	Crepe Bandage
Handsanitiser	Tissue Paers
Soaps&Toiletary Items	Cosmetics
Rehabilitation Belts & Equipments	Hot Water Bags Spectacles
Hearing Aids	Wheel Chair

Contact Lenses

(e-cir. Sl. No. 224/2020/21 CDO/P&HRD-PHRD/21/
2020/21 dt. 29th May 2020.)

8---SBI Health Care(Policy A)

How to get E-Card.

- i—Go to Google Search
- ii—Type FHPL
- iii—Select FHPL.E-card
- iv—Type Corporate ID 3878
- v—Type user name P F No.
- vi—Type P F No as password
- viii--Then you will get Home Page
- i--Scroll Down
- ii--Select Member details
- iii-Press E-card
- iv-Select Download option.
 - v--E-card will be displayed
- vi Go to Right Top Corner\
 - vii Share into your email or whats app
 - viii-You can also take print out of E-card from display directly by using ctrl+print option

CHAPTER IX

THIRD PARTY ADMINISTRATOR(TPA)

To meet with member's requirements connected with queries & submission of bills etc. there will be a third party administrator(TPA) who will assist the members, whenever needed.

- 1--Insurance Broker Anand Rathi will be the main source of information both for SBI Health Assist & SBI Health Care Schemes.
 - 2-- For Contact following details.
 - i—sbigmhelpdesk@rathi.com
 - ii—insurance@rathi.comToll free No. 1800=123-8733 L L 02249093000
- Shri Krupal Bhatt:-M.No. 7046019494
Zones:- Bhavnagar, Rajkot, Surat, Vadodara
Shri Pradip Vora M.No.7624099578
Zones:- Ahmedabad. Gandhinagar
He will be available at Ahmedabad Z.O.

4---Anand Rathi has also provided an App 'Benefit' which will provide various information on Policy 'A' & 'B' both.

App Can be downloaded from google play store
Login I D Policy A

Policy B:-SB+PF No.

“ SA 632600. Pass word:- 632600

Cards can be downloaded for Policy A & B Both.

5--Raksha Health Insurance TPA pvt. Ltd, a licensed company, facilitating Insurance Cos to service Health Insurance policies, have been appointed as TPA for all Gujarat Zones in Ahmedabad Circle. Viz. A'bad, Gandhinagar, Bhavnagar, Vadodara, Surat

6--Their office in Ahmedabad is at

Space house 32. 3rd floor

Nr. Mithakhali Circle. A'bad 9

Tel. No.079-48964433. Toll free customer Care No.

1800 180 1444. M. No. 9029070051

e-mail-Id:-crcm@rakshatpa.com

7--Premal D'Costa will look after the SBI Services

His Mob.No.is:-7227906704/9913374970

Their Faridabad Address is

15/5 Mathura road

Faridabad. Haryana

121003

<https://www.rakshatpa.com>

Here also card can be downloaded for Policy A & B

8—For down loadibg Card for both policies A & B

Type:-SBIG1441749552SBIAAHM

Submit

Click here to download Card

You will hear :- Welcome to 4U Fast track 24x7

Services from Raksha Health Ins. TPA

Type HELP to get support

Type STOP to stop support

You will get Hello I am 4U your virtual Asstt.

Please choose a valid option from the given Menu.

Type 1 E-Card(ID Card)

Type 2-Coverage details

Type 3-Network Hospitals

Type 4-Cashless Status

Type 5-Claim Status

Type 6-Office Details

Type 7-Claim Form

Type 8-Claim Intimation.

9---SBI General Ins. Co. Ltd.

Website:-www.sbigeneral.in

e-mail:-customercare@sbigeneral.in

Toll free:- 1800-22-1111

1800-102-1111

CHAPTER X

LOAN SCHEMES FOR PENSIONERS

SBI PENSION LOAN SCHEME

WITH TOPUP LOAN FACILITY TO PENSIONERS

1—WHO IS ELIGIBLE.

All pensioners and family pensioners of our Bank whose age is not more than 72 years are eligible for this loan.

2—PURPOSE:- For meeting personal expenses.

3---AMOUNT OF LOAN.(FOR PENSIONERS)

Minimum Rs.25000/-. Maximum-18 months pension with ceiling of

a—Rs14 lacs for pensioners upto 72 years of age.

b—Rs.12 lacs for pensioners above 72 yrs. & upto 74 yrs. of age.

c---Rs.7.50 lacks for pensioners above 74 yrs.and upto 76 yrs of age. (EMI/NMI not to exceed50%)

FOR FAMILY PENSIONERS.

Minimum Rs.25000/- maximum 18 months pension with a ceiling of:-

a—Rs.5 lacs for family pensioners upto age of 72 yrs,

b---Rs.4.50 lacs for family pensioners above 72 yrs. and upto 74 yrs. of age.

c---Rs.2.50 lacs for family pensioners above 74 yrs. and up to 76 yrs. of age.

EMI/NMI not to exceed 33%.

REPAYMENT(PENSIONERS)

Age at the time of sanction	Repayment Period	Age at the time of repayment.
Upto 72 years	60 months	78 years
More than 72 yrs.		
Upto 74 years	48 months	78 years
More than 74yrs.		
Upto 76 yrs	24 months	78 years

FOR FAMILY PENSIONERS

Upto 72 yrs. 60 months 77 yrs

More than 72 yrs

Upto 74 yrs 48months 78 yrs

More than 74 yrs.

Upto 76 yrs. 24 months 78 yrs

RATE OF INTEREST:- 3.5% above base rate

Currently

MARGIN :- NIL

PROCESSING FEE :- 0.51%(Incl.service tax)

Minimum Rs.250/-

Not applicable to Pensioners

TYPE OF LOAN :- Demand Loan. New product

Code 6351-7

COLLATERAL SECURITY:-

Now no third party guarantee is required in case of Pensioners.

(e-cir.No.NBG/PBU/PL-79-2019/20 dt. 4th March 2020)

REPAYMENT PERIOD:- EMI commencing from the Pension payable one month after disbursement of loan. No instalment is deducted at the time of payment of pension.

TOP UP LOAN

Top up loan, (second loan) can be sanctioned to pensioner & family pensioner, after 1 year of disbursement of the 1st loan., provided the first loan has been satisfactorily conducted and is regular at the time of 2nd sanction. There cannot be more than 2 personal loans standing in the name of the borrower. However this is subject to the overall EMI/NMI ratio of 50% for pensioner and 33% for family pensioners.

The sum total of outstanding in the 1st loan % limit of 2nd loan in no case should exceed the pensioners entitlement at the time of avilment of 2nd loan.

PAYMENT:- Amount of loan will be credited to S.B.Account at pension paying branch.

WHO WILL SANCTION? Pension paying branch is authorized to sanction loan.

DOCUMENTS:- 1—Application cum authority letter
2---D.P.Note signed by the pensioner in favour of guarantor and endorsed by him in favour of Bank.
3---D.P.Note delivery letter

(Cir.No. NBG//PBU/PL/PERLOANS/41&42/2014/15 Dt.04-10-14 & 09-10-14.)

(Application cum authority letter is at **ANNEXURE XI**).

CHAPTER XI
STATE BANK OF INDIA
REVERSE MORTGAGE LOAN

The Reverse Mortgage loan was started on 12-10-07

- 1—PURPOSE:-** Available as supplementary income for personal expenses and house repairs
- 2—ELIGIBILITY:-** Available against mortgage of his own house and he must be staying therein. He should inform the Bank if he vacates it.
- 3---PROOF OF RESIDENCE:-** Telephone/Mobile Bill/Credit Card Bill/ Certificate from Housing Society and affidavit signed before the Exe.Magistrate
- 4---SECURITY** Clear title and adequate mortgage of unencumbered property. Loan will be available even if the property is mortgaged to SBI. If you have taken housing loan from Bank, it will have to be liquidated. If in joint names, then a will will have to be prepared in favour of wife
- 5---AMOUNT OF LOAN.** 90% of value of property. Min. Rs.3 lacs. Maximum Rs. 1 crore.
- 6---PROCESSING FEE** 0.50% of loan amount. Min. Rs.500/- Maximum Rs.1000/-.
- 7---TYPE OF LOAN:-** Personal loan against mortgage. Non renewable overdraft. No Ledger Folio charges. No facility of Debit Card/Chequebook.
- 8---RATE OF INTEREST** Public-10.75 % subject to change every five years. For Pensioners 1% below i.e 9.75%
- 9—TENOR:-** 10 to 15 years or till death
- 10-PAYMENT:-** By credit to joint account (E or S) Monthly/quarterly/lumpsum No penalty for prepayment.
- 11—WHO CAN SANCTION** All branches are authorized to sanction the loan

12---FORECLOSURE:- After the loan is sanctioned and Documentation is done, the borrower can cancel the loan and refund the amount without interest. Processing fees will not be refunded.

13---INSURANCE & MAINTENANCE:- The borrower will have to insure the property against earthquake/Fire/ or any other calamity at his own cost. tax and other charges should be paid in time and keep the property in good condition. The Bank will have the right to pay the premium and other charges by reducing the amount of loan

The following additional rules will be applicable if the property is in joint names of husband and wife.

A)—Jointly with wife, but if wife is not there then can be disbursed to one of them.

B)—Time limit:- If the age of younger borrower is between 58 to 78 years, 25 years.

If the age of younger borrower is above 68 years 10yrs

C—If the borrower dies, whoever is first

a—After the death of last alive survivor

b---If he sells the property or permanently vacates it.

c---If the heirs do not repay then the Bank can sell the property and recover the amount

CHAPTER. XII

LOANS AGAINST OTHER SECURITIES

1—You can also avail of the loan against Govt. Securities

2---National Savings Certificates issued by Post Office. (Margin 15%)

3---Kisan Vikas Patra (Margin 15%)

4---L I C Policies. 5—Units of UTI

6---Against stock of companies. 6-SBI Magnum Bonds

Margin 35% against all above securities except item

II & III.

8---You can also have loan against your Gold Ornaments.

ELIGIBILITY:- The minimum and maximum ceiling would not apply to staff members. The existing restrictions of aggregate monthly repayment obligations not exceeding 60% of the gross monthly emoluments will be ensured at the time of sanction of Gold Loan.

INTEREST RATE:- 1% above the prevailing interest rate payable to public.

REPAYMENT :- 36 months. 60 months in case of medical expenses, purchase of land/building, educational expenses.

LOAN AGAINST BANK'S TERM DEPOSIT RECEIPT

1—You can also avail of loan against your TDR.

2---Interest rate will be the same as of TDR

3---100% loan will be given

4---If the deposit is in the joint names, both will have to sign on the reverse of the TDR.

5---All documents will be signed by the depositors.

6---Type of loan will be demand loan.

7---On maturity, the loan will be liquidated and balance credited to your SB account.

8---No premature penalty will be levied on staff and SBI Pensioners Deposits.

9---Interest on TDR, prematurely withdrawn will be for the period for which it has run.

Loan on TDR at same rate vide Cir.No.CDO/P&HRD/-HR/78/2014/15 dt 03-02-2015.

CHAPTER XIII

VARIOUS DEPOSIT SCHEMES

SAVINGS BANK ACCOUNT.

a—A pensioner will now not be required to open separate S.B. account for crediting pension.

b—It can be credited to your existing S B account

c—Interest rate on S.B. account is

upto Rs. 1 lac:_ 3.5%., Above Rs. 1 lac 2.75%
calculated on daily product and credited at

quarterly intervals in the month of March/ **60**

- d—The pensioners will get the benefit of staff rate
- e—You will also get benefit of Senior Citizen rate 0.50%
- f---You are also eligible for ATM facility.
- g---Don't forget to nominate someone to avoid legal formalities in case of death.
- h---Even if you have joint account, you can nominate any one from family and ensure that this is recorded in your passbook.
- i---The provision of maximum ceiling on deposits at staff rate i.e 1% more has been waived. Since the interest rates on S.B. account are now linked to Repo rate of RBI, whenever there is a change in repo rate, the interest rate for balance above Rs. 1 lac will be changed accordingly. (e-Cir.No. NBG/PBU/LIMA-SB/3/2019/20 dt 22-4-19)
- j---Benefit of staff rate i.e 1% more will be allowed on deposits maintained either singly or jointly with other family members of the employee or retired employee, even if you are not the first account holder.
- k—He will have to give a declaration to the effect that the money deposited by him is his own
- l---Family members means ,spouse, son, unmarried daughter, unmarried sister, father, mother, daughter in law, grandson, grand daughter
NRO/NRE/FCNRB/ Bank employees Federation
- n---Interest on deposits of society incl. Coop. Hou. Scy, Association formed by members of the Bank's staff, will carry staff rate. (Cir.No.P&HRD-IR/17/2019/20 dt. 22nd May 2019) for staff rate).

Option for Pass Book Facility

Recording option in CBS

1--With growing use of technology, customers prefer to generate/store statements of accounts digitally for convenience., and do not want physical passbooks/statements of accounts. Further, consolidated Account statements (Covering all accounts under CIF) are being provided every month to all customers who have registered their e-mail ID with the Bank.

2—In this context, facility has been rolled out in CBS to record customers mandate for passbook required or opted out s ‘Yes’ or ‘No’. The process is as under

Step-1:- Deposits/CC/OD Account Services

Step-2:-Amend

Step-3:-Deposit/CC/OD Account(Screen No. 7050)

Step-4:-O-Account level consent

Step-5:-Passbook required

Step-6:-Select Option “Yes” or “No.”**Step-7** Transmit

3—The mandate of customer for opt out of passbook facility should be taken on the attached format. The customer can change option for passbook facility anytime during currency of account relationship.

(Cir.No.NBG/PBU/LIMA-SB/13/2020-21

Dt.11-09-2020.)

The format is at –**(ANNEXURE-XX)**

TERM DEPOSITS

1—You can invest your funds in fixed deposits ranging from 7 days to 10 years, jointly with your spouse son, unmarried daughter, father, mother, daughter in law, grandson/daughter.

2---It is not necessary to keep your name first for staff rate of interest, i.e. 1% more.

3---For obtaining benefit of senior citizen interest rate your name has to be first. If your wife also is senior citizen, then her name also can be first. **62**

- 4---No penalty is levied on before maturity deposits.
- 5---You can also avail of facility of monthly/quarterly interest at discounted rates.
- 6---Nomination facility is available.
- 7---On due date, please give specific instructions for withdrawal/renewal, otherwise it will get automatically renewed for same period at the same rate..

PROCEDURE FOR INCORPORATING SPOUSE/FAMILY MEMBER'S NAME FIRST

- a)---Ask the branch staff to amend CIF and change to "Personal staff family members". There will be a box on the top right hand corner for inputting P.F.No., which will become the blue (mandatory), when the above CIF type is selected.
- b)---Input the PF No. of staff and validate. If the staff member has retired long back, the system may give error 'Invalid P F No.'. Ask the branch to raise a service desk request and the same will be done by CDC from bookend. KYC also needs to be updated if the ststem asks.
- c)---Once the que is guaranteed and authorused by an official, branch can open TDR/STDR in the name of family member at staff rate even if the first depositor is not the staff member himself herself.

There was a ceiling that the amount on which the special interest is paid should not exceed the equivalent of three years basic pay or pension as the case may be. This ceiling is removed vide Cir.No. Sl.No.1293/2014/15 P&HRD/-IR/78/2014/15 dt 03-02-2015.

CREDIT OF TDR IN JOINT ACCOUNT

As per Chennai LHO Circular no single name TDR/STDR is to be paid in joint account. It is to be paid only in depositor's own CIF account or through Bankers Cheque. Any deviation will attract penalty of Rs.10000/- to be recovered from maker & checker in the ratio of 70-30. The Bankers Cheque though can be credited to joint account.

Term Deposits payable to

Either or survivor.

If your Term Deposit is in joint names & payable to either or survivor, & if one of the depositors dies the branch claims that the mandate of E or S is applicable on Maturity and not anytime in between. Now the mandate is already included in the account opening form and the survivor can get the deposit in his/her name & can close the account, if they wish to do so. If not accepted, you have two options open for this.

- 1---Inform the Bank about the death of joint depositor. Give a death certificate for Bank's record. Wait till maturity if funds are not needed. At the time of maturity, you will get the amount.
- 2---Convert the deposit in survivors name first. and then take premature payment of the deposit, a few days later, if funds are urgently needed.

RECURRING DEPOSITS ACCOUNT

You can also open a Recurring Deposits account for different periods and also get the benefit of Staff rate.

CHAPTER XIV

LEGAL POSITION ABOUT NOMINATION

IS LEGAL HEIR AND THE NOMINEE SAME?

When we talk of Deposit account, naturally we talk about nomination also and this is needed also to avoid process of legal formalities in case of death.

But it is necessary to know the status of Nominee if he gets the money

How many are aware of this legal twist.

We presume that when an account holder dies the nominee becomes the sole owner of the funds. No. we are wrong. Hence this clarification.

WHAT IS A NOMINEE?

According to law, a nominee is a trustee, not the owner of the assets. In other words he is only a caretaker of your assets. The nominee will only hold your money/assets as a trustee and will be legally bound to transfer it to the legal heirs. For most investments, a legal heir is entitled to the deceased's assets.

For example, section 39 of Insurance act says, the appointed nominee will be paid, though he may not be the legal heir. The nominee in turn is supposed to hold the proceeds in trust and the legal heirs can claim the money.

The legal heir will be one who is mentioned in the will. However if the will is not made, then the legal heirs of the assets are decided according to the succession laws, where the structure is predefined on who gets how much.

For example, if a man during his lifetime executes a will, he mentions his wife and children as legal heirs and they are the legal owners of his assets. It is essential that one needs to execute a will. It is the ultimate source of truth and replaces the succession law. Nominee can be one of the legal heirs.

IMPORTANT

Mention the full name, address, age, relationship to yourself of the nominee. Do not write nomination in favour of wife and children as a class. Give their specific names and particulars existing at that moment. If the nominee is a minor, appoint a person who is a major as an appointee giving his full name, age, address and relationship to the nominee.

WHY IS THE CONCEPT OF NOMINEE?

So you might be wondering, if the nominee does not become the sole owner, why does such concept of a Nominee exist at all? It is pretty simple. When you die you want to make sure that the insurance companies, Mutual Funds or your shares should atleast get out of the companies and go to someone you trust and who can further help in process of passing it to your legal heirs. Otherwise, if a person dies and has not nominated anyone, your legal heirs will have to undergo the process of producing all kinds of certificates like Death Cert, proof of relations etc. for each legal entity .

Note:- A policy holder can appoint multiple nominees and can also specify their shares in the policy proceeds. In case of the mutual funds, you can nominate upto three persons who can be registered at the time of purchasing units.

Similarly, you can nominate in shares, your accounts your fixed deposits also.

CHAPTER XV

BANKING FACILITY FOR SENIOR CITIZENS AND DIFFERENTLY ABLED PERSONS

In terms of statement on Developmental and Regulatory Authority released by RBI on 4th Oct. 17, Banks are required to put in place appropriate mechanism for meeting the needs of such customers, so that they are able to avail bank's facility without delay. These are:-

1---Dedicated counters/preference to senior citizens/Differently abled Persons.

Banks are advised to provide clearly identifiable counter or counter which provides priority to the above customers

2---Ease of submitting Life Certificate

Banks shall ensure that when physical life certificate is submitted in any branch, including a non-home branch, of the pension paying bank, the same is updated promptly in CBS by the receiving branch itself to avoid any delay in credit of pension.

3---Chequebook Facility

i—Banks shall issue cheque book to customers whenever a request is received through a requisition slip which is part of the cheque book issued earlier.

ii---Banks are advised to provide minimum 25 cheque leaves every year if requested, in S.B account, free of charge.

iii---Banks shall not insist on physical presence of any customer, including senior citizen and differently abled persons for getting cheque book.

iv---Banks may also issue cheque books on requisition by any other mode as per Bank's laid down policy.

4--Automatic conversion of status of accounts

Banks are advised that a fully KYC compliant account should automatically be converted into a senior citizen account based on the date of birth available in Bank's record.

5---Additional facilities to visually Impaired customers

Facilities provided to sick/old/incapacitated persons regarding operation of accounts through identification of thumb/toe impression/mark by two independent witnesses and authorizing a person who would withdraw the amount on behalf of such customers shall also be extended to visually impaired customers.

6---Banks should provide senior citizens and differently abled persons Form 15G/H , once in a year (preferably in April) to enable them to submit the same, wherever applicable within stipulated time.

7---Doorstep Banking

Banks should make concerted efforts to provide basic facilities, such as pick up of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand draft, submission of KYC documents, Life Certificate at the premises/residence of such customers whose age is more than 70 yrs or is sick/incapacitated.

(This facility is in vogue since 31st December 2017.)

(RBI Cir DBR NO.Leg.BC.96/09.07.005/2017/18 dt 9-11-17)

**DOORSTEP BANKING SERVICES (DSB)
THROUGH DOORSTEP SERVICE AGENTS**

As mentioned above, the Bank, under Instructions from RBI have started Doorstep Services for senior citizens. These are:-

1---Services available

- i—Cash pick up and cash delivery from own account.
 - ii—Cheque/instrument pick up for collection/clearing for own account.
 - iii---Chequebook requisition slip pick up.
 - iv---Statement of account/Term Deposit advice
- (Bank may add/amend services from time to time)

2---Availability.

- i---The service request can be made at toll free number 1800 1111 03 between 9am to 4 pm on working days at the centre.
- ii---The services request can also be made through Doorstep Banking Tab in YONO App/ INB Channel.
- iii---These services will be available to customers having registered address within a radius of 5 kms from the home branch.
- iv The DSB Service is available in Savings Bank/ Current Account of resident individual customers only.

The services are not available to

- a) — Minor including under guardianship
- b) — Customers having opened S.B account under Motor Accident Claim product/scheme.
- c) — Joint account operated jointly
- d) — Account operated through Power of Attorney.
- e) — Non individual customers.

3---Modality of Delivery

- a) — By Doorstep Banking Agent(DSA) outsourced for DSB Service purpose.
- b) — Chequebook, Statements of accounts Term Deposit advice shall be delivered directly by the Bank through post/courier.

4---Turnaround Time

The service delivery through Doorstep Service Agent (DSA) would be completed expeditiously on best effort basis but not later than T+1 working day

5---Service Charges for Doorstep Banking Services.

Type of services	Services	Service Charges
Financial services	Cash Deposit	
	Cash Payment/ Withdrawal	Rs.75+GST
Non Financial Services	Pick up of cheque book. Req.slip	Rs.75+GST
	Term Deposit Advice & Statement of accounts	Free
	Statement of Current account.(Duplicate)	Rs.100/-+GST

The Bank may revise service charges from time to time and available at Bank's Website. 'bank.sbi.

Procedure to be followed by customer

for registration, request & fulfillment

- i— You will have to sign an application form & terms and conditions along with undertaking to register for Doorstep Banking services and also opt for SMS facility. Latest photo to be affixed on the Application form.
- ii— You will receive an SMS confirming registration for this service.

- iii—To avail of this facility you should call Toll Free Number 1800-1111-03 between(9am to 4 pm on working days only at the centre) from your registered mobile number.
- iv---When the call is connected input last four digit of S.B.account/current account number for which DSB is registered.
- v---After initial verification, the call be forwarded to Control Centre Agent, who after second additional verification shall record the request. You will then provide the details of request and the preferred time of service delivery (9 am to 5 pm on working days only) to the contact number agent.
- vi---Once the request is accepted you will get an SMS advising Case ID & request type..
- vii---If you register request through Doorstep Banking Tab in YONO App or through Internet Banking Channels, you will receive SMS advising Case ID and request type.
- viii—Request shall be forwarded to Doorstep Banking Agent who will contact you to fix an appointment.
- ix---At the appointed time the agent shall visit at your registered address, show his credentials (Photo ID Card). You will verify it and satisfy.
- x---He will also verify your identity through Photo ID including your OVD .
- xi---Initiation of transaction shall signify establishment of identity of DSA
- xii---Services will be delivered at your regd.address only.
- xiii---The service request will be initiated in the Doorstep Banking Web Portal in the mobile carried by the agent.
- xiv--- The financial service of cash deposit and withdrawal shall be initiated in the Doorstep Banking web portal in the mobile of DSB Agent..
- xv---You will yourself input Case ID and verification code in the web portal and on validation, transaction will proceed further. You will handover cash or receive cash to from DSA and simultaneously input confirmation code, received through SMS to complete the transaction. Your account will be credited/ debited on real time basis and the charges will be debited from your account. **70**

- xvi---You will receive SMS for completion of transaction and will allow the DSA to leave,
- xvii---If because of wrong confirmation code, within ten minutes the transaction fails, you will not accept/hand over cash to DSA.
- xviii—You will not submit any cheque/withdrawal form to DSA for withdrawal of cash. No pay in slip is required for deposit of cash.
- xix---In case of Non financial service, you will hand over cheque/instrument/cheque book requisition slip to DSB agent He will deposit it at the designated branch at the centre and update the position in web portal. You will receive SMS for its deposit.

6--Other Important Instructions

- i---If you opt for DBS service, SMS facility is mandatory.
- ii—This service will be provided in your own a/c only)
- iii—**Limit for cash transaction**

	Cash Deposits	Cash Withdrawal
Per day transaction allowed.	1	1
Per transaction cash limit(Max.)	20000	20000
Per transaction cash limit(Min,	1000	1000
The bank may revise this limit at its own discretion		
iv—Deposits/Withdrawals to be made in multiple of 100/- only.		
v—for Deposits, cut/soiled/mutilated/tampered defective notes shall not be accepted. DSA should count all notes in your presence. If sufficient fund is not available in the account the transaction will be cancelled, Applicable charges will be debited.		
vi---Services shall not be available for inoperative accounts, accounts which have been put on hold/freeze due to Govt. Order or otherwise.		
vii---If at the appointed time, when DSA reaches you and you are not available, charges will be debited to your account.		
viii---Please maintain sufficient balance in your account while using this service.		

ix---No payment has to be made by us to DSA for providing home service .

x---We can register complaint regarding DSB through Toll Free Number.

(Format of application form for doorstep banking Services through DSB Agent is at **ANNEXURE XII**)

CHAPTER XVI

STATE BANK OF INDIA

MUTUAL WELFARE SCHEME

To assist the employee and his family in medical facilities, the Mutual Welfare Scheme was started in 1982. The scheme is now discontinued but those who have become members will continue to get benefit

1---THE SCHEME

a)---Monthly subscription of Rs.10/- Rs.20/-Rs.30/-40/-

The employee who has deposited the amount when retires, will be entitled to get medical benefits as under. If he retires before the age of 60 yrs, he will have to pay instalments till he reaches the age of 60.

The member who is admitted to the scheme and retires voluntarily, he will deposit instalments in advance until he completes the age of 60 yrs.

He will get benefits only after he completes 60 yrs.

b)-TABLE FOR MEDICAL BENEFITS

Unit	If hospitalized 90% of hospital Expenses.	Illness if hospitalized or not.	For any other illness Limit.
Rs.10/-	Over all limit Rs.6000/- during life.	Over all limit Rs..6000/- during life.	Out of Rs.6000 Rs.500/- pa
Rs.20/-	Overall Limit Rs.15000/- during life	Over all limit Rs.15000/- during life	Out of overall limit Rs.15000/ Rs.1000/- pa
Rs.30/-	Over all limit Rs.22500/- during life.	Over all limit Rs.22500/- during life	Out of overall limit of Rs.22500 Rs.1500/- pa
Rs.40/-	Overall limit Rs.30000/- during life	Overall limit Rs.30000/- during life	Out of overall limit of Rs.30000 Rs.2000/-

After the death of the employee, the medical benefit will be available to the spouse. Bills will have to be submitted within three months.

3---MONTHLY PENSION TO THE SPOUSE

There is also a provision for monthly pension to the spouse as per the unit of Rs.10/- Rs.20/- Rs.30/-Rs.40/- If the member of the scheme expires during service, the spouse will get monthly pension . Similarly,if a member of the scheme retires on attaining the superannuation age, the spouse will get the monthly pension as per the scheme. Relative table is given below.

Unit	Benefits	Lumpsum to be paid Spouse/nominee/heirs heirs.	Monthly Pension
Rs.10/-	Rs.10000/-	Rs.Nil	Rs.200/- p.m.
Rs.20/-	Rs.10000/-	Rs.Nil	Rs.250/- p.m.
Rs.30/-	Rs.15000/-	Rs.Nil	Rs.375/- p.m.
Rs.40/-	Rs.20000/-	Rs.Nil	Rs.500/- p/m.

If an employee has died during service and has received adhoc payment will not be eligible for medical benefit.

4---PROCEDURE FOR REIMBURSEMENT

- i—The medical bill should be submitted in standard format (one copy) and be forwarded to Zonal office through pension paying branch.
- ii—The member should sign on prescription & Bills
- iii—If the treatment is continued, the prescription should be retained and certificate to the effect that prescription has been retained, should be given.
- iv---Bills should be submitted within three months and member should write his a/c No.& mob.No. on form
- v---If husband/wife are getting family pension, then in april each year should give life certificate.

(FORMAT AT ANNEXURE XIII)

FURTHER IMPROVEMENT IN FACILITIES

After the merger of Associate Banks, the Bank has decided to regroup the heads of Staff welfare Activities Currently the staff welfare fund is utilized for the benefit of working employees. Now, the Bank has decided to extend this facility to the retired employees of the Bank, in the form of assistance to them in meeting their medical expenses to a certain extent, in respect specified diseases.

The amount of Rs.20/- crores have been allotted under the new head "Assistance to Retired Employees in case of critical illness.. The scheme is as under.:-

5---The Coverage. Who will be covered?

- a)---**All** employees of State Bank of India on superannuation from the Bank or those who have taken VRS, attaining 58 years of age , their spouses and disabled children if any.
- b)---Family Pensioners
- c)---Those, discharged, dismissed, removed will not be covered.

2---Period.

The scheme will cover medical expenses incurred by the retired employee/Family pensioners on or after 1st April of the financial year for critical diseases

3---Diseases Covered

Cancer, Cardiac Surgery, Serious Heart Ailments, Kidney/Liver transplant, Dialysis, Illness/Accident of serious nature, Amount involving major surgeries, Live support systems.

4---Expenses Covered

- a)---In case of pensioners/family pensioners covered under the Retired Employees Medical Benefit Scheme/Family Floater group Medical Policy, the Bank shall provide assistance to the extent of 50% of the medical expenses incurred above the amount payable under the above schemes. The maximum amount of assistance shall be restricted to Rs.5 lacs.
- b)---Those pensioners/Family pensioners not covered under the above schemes, the Bank shall provide assistance to the extent of 50% of the medical expenses incurred above Rs.3 lacs .The maximum amount shall be restricted to Rs.5 lacs.
- c)---The assistance shall be provided on first come first serve basis, subject to availibility of funds.
- d)---The facility can be availed for only one instance per retired employee/family pensioner in a year in respect of specified diseases, post facto.
- e)---Any query/ clarification shall be issued by CGM HR

5---Procedure

- i---The pensioners/family pensioners shall submit their application at their respective admin. Office under whose control their pension paying branch is
- ii---The doctor's prescription along with discharge summary of hospitalization and other original bills/receipts should be attached to the application.
- iii---The chief Manager HR shall be the nodal officer at Admin.office. He will enter the details of the application in the portal opened for the purpose The link for the portal is available under Human Resources [Important News] Assistance to retired Employees/family pensioners in case of critical illness. The user ID of each employee of each A.O. shall be created by I R Dep't. C.O. Mumbai.
- iv---The bills shall be fully scrutinized by the bank's Medical officer at Admin. Office before submission and the relative application shall be forwarded to DGM IR at Corporate Centre under the signature of DGM (B&O)
- v--- The IR Dept. at Corporate Centre shall process the application and send it to a three member committee, comprising of Gen. Manager(OL&CS) DGM PM & PPG, and Chief Medical Officer.
- vi---After approval, date of approval will be entered in the portal and the approved application will be forwarded to OA dept. at corporate Cent. for payment.
- vii---If the application is not approved the person the person will be specified & I R Dept. portal by the I R Deptt. at Corporate Office.
- viii---The Office Administration Dept. at Corporate Centre will make payment by debiting the BGL Account 'Staff Welfare Fund' on 31st March of each financial year. The BGL account 'Staff Welfare Fund' shall be zeroised by raising consolidated debit to CAO Kolkata, enclosing the statement of expenses, under advice to I R Dept. at Corporate Centre.

ix---The declined application shall be returned by the I R Deptt at Corporate Office to the concerned Admin.Office assigning the reasons of return.

x---The Admin. Office in turn will return the applications to the applicant on the recorded address (Specimen of Application form for medical Expenses is at **ANNEURE XIV**) (e-Cir.No.CDO/P&HRD/-IR/107/2017/18 dt.21-03-2018.)

NOTE:- Under this scheme, since you will get 50% of the medical expenses incurred above the amount payable under your other two schemes ,please ensure that you keep original Pharmacy bills investigation reports/Receipts/ zerox copy of the discharge certificate, separately for attaching it with this application.

CHAPTER XVII CLARIFICATION OF HOME-NON-HOME BRANCH TRANSACTIONS

1---Introduction:-With adoption of technological initiative of Core Banking Solution (CBS) and its aggressive rollout in all the branches, the the customers at CBS branches will now be called Bank Customers and not Branch Customers. Concept of Anywhere Banking Has now become popular and branches have been accordingly classified as 'HOME' & NON-HOME branches.

2---Definition of Branch

Home Branch	Home branch is a branch where Customers account is maintained
Non- Home Branch:-	The Banking facilities available to customers at branches other than Home Branch

3---Facilities Available at Non-Home Br.

- a—Transfer of funds from one account to another internal account.
- b---Cash Deposit/Cash Payment (with ceiling).
- c---Same day credit through cheques as per ceiling mentioned on the cheque.
- d-Issue of IOI

4--Admissible Transactions

Cash Deposits:-

- i---P Segment Savings Bank. No restriction.
- ii—In Agr./SME segment Non-home deposit is Rs.2,00,000/- per day..

Cash Withdrawal:-

- i---'P' Segment Rs.50000/- for self(using cheque)
- ii---'P' Segment- Rs.5000/- for self(using withdrawal form.
- iii---SME Segment- Rs.1,00,000/- for self
- iv---Agr. Segment-Rs.1,00,000/- for self (KCC Cheques only).
- v---No cash payment to third parties
- vi---No cash payment of CAG/MCG/CMP cheques.

5---Passbook Up dation.

Facility of Savings Bank passbook updation at all non home branches except Personal Banking Branches (PBBS), Specialized personal Banking Branches (SPBBS), Corporate Accout Group(CAG), Mid Corporate Group(MCG) and NRI Branches throughout the country, without any charge. (Cir.No.NBG/BOD/-SC/13/2011-12 dt. 02-07-11)

6—Printing of SB Passbook

At Non-Home Branches

Uptill now, issue of new passbook, (original or continuation, with printing of first page was done at Home branches only. Now this up dation will be done at Non-Home branches also.

(Cir.No.NBG/PBU/LIMA-SB/28/2018/19.dt 19-3-19)

7---Transfer

- a)—Multi City Cheques(MCC) will be paid as per the following ceiling mentioned on the cheques:-

Savings Bank other than HNI/NRI	Rs.10 lacs
HNI/NRI Savings Bank	Rs.50 lacs
Current Account	Rs.50 lacs

As system does not validate the ceilings prescribed for Multi City Cheques, these have to be monitored and controlled administratively by the branches.

- b)---All transactions between same CIF , irrespective of mode of transaction will be allowed.

c)---All transactions through Rupee Vostro Account/
Dividend Warrant Module will be allowed
without ceiling as hitherto.

Note:-

i---There will be a general gap of Rs.10 lacs in originating
debits for non-home transactions for all branches
and Rs.5 lacs for branches manned by one officer and
single clerk.

ii---All RTGS transactions will be restricted to Home
branches only. However RTGS remittances on behalf
of other banks from their accounts maintained with
us in capacity of clearing house settlements will be
allowed with debit vouchers. In such circumstances
all inter-bank RTGS transactions are enabled to be
processed through R-42 RGS transaction module.

iii---All RTGS will be backed by cheque only. There will
no debit on the basis of debit voucher.

8---Others

Depositors may submit the form 15G/H at any
Branch (Home-Non-Home)

(e-Cir.No. Sl No.419/2018/19. R&Db/BOD-GB/32
2018/19 dt. 12-07-2018.)

(Instructions conveyed vide all 17 earlier circulars
Have been consolidated in this one circular)

CHAPTER XVIII COMPLAINTS/GRIEVANCES BY PENSIONERS

To help the pensioners in solving their queries/
grievances the Bank has started a "Sanjivani-SBI-HR
helpline, the details of which are as under.

1---Name of office:- Sanjivani-SBI HR Helpline
Purpose :- Pension related queries/Grievances
Who can contact:- All SBI Pensioners.
How to contact:- 1 voice call (at 022-22858130)on
any working day between 10.30
hrs./18 hrs.

Pensioners can reach For voice calls, please
to Sanjivani HR Helpline follow the interactive
through any of the mode voice response system
written alongside. (IVRS).

- 2---**By e-mail:-** (Using pensioners registered e-mail ID with HRMS domain) to Sanjeevanee.pensioner@sbi.in
Please register your mobile and e-mail ID in HRMS if not done so far. Calls Mails received from registered numbers will only be entertained.
Pensioners should mention his/her PF ID in the subject line. The other details viz. contact number, nature of query/ grievance etc. can be given in the body of the mail.
- 3---**SMS** :- SMS HELPHRxxxxxxto 567676.
SMS will be responded on the next working day by a call from SANJEEANI TEAM on the registered mobile.
- 4---**Nature of Grievances:-** All kind of SBI Pension related grievances which are unresolved at pension paying Branch.
- 5---**Who will be Available for Staff at Sanjeevani HR Helpline** :-Officials in senior Management Grade.
- 6---**How will the Pensioner know that the query is recorded** :-If the query is not resolved immediately, on call, a ticket No. will be sent to the concerned pensioner via SBI e-mail in addition, an SMS giving details of its Ticket will also be sent to the regd. Mobile number of the concerned pensioner.
- 7---**Resolution of the complaint/query grievance raised through the Ticket Number.** :- SMS and e-mail will be received by the pensioner concerned informing him that the grievance has been resolved.

(In order to clearly understand the query and or further analysis, it has been decided to record all the conversation with SANJEEVAN-HR HELPLINE.)

CHAPTER XIX

WILL/ TESTAMENT

1---Who Can Do It?

Any person, at any age, prepare a will. It is absolutely necessary for a senior citizen to prepare a will, and decide, after his death, who should get the property and to what extent.

A lady even can prepare a will as to after her, who should get her property/ jewellery etc.

2---Why Will is Necessary?

To avoid any dispute amongst the heirs in future it is necessary for everyone to prepare a will.

3---How to prepare a will?

It is very easy to prepare a will. It does not need a help of an advocate. It can be prepared on a plain paper. No stamp paper is also needed. There is no standard format for it. Even if the will is prepared on a stamp paper, it is not necessary to register it. But it is desirable to do it to avoid legal problems. If prepared on a plain paper, the details of all your self earned property, to wife, to what extent and to children, to what extent, should be specified with their names.

4---Important Points to be Noted.

i---Will should be signed by the maker with date.

If a person is not in a position to sign, he can place his thumb impression, compulsorily in the presence of two witnesses.

ii---Wherever there are cuttings in the will, you and your witnesses must sign.

iii---Witnesses should be younger to you so that if you are not alive, they can remain present.

iv---It is not necessary that the will should be read by the witnesses. They should be known to you and of your confidence.

v---Beneficiary of the will can be a witness but it is not desirable.

vi---It is not necessary to register a will prepared by you but it is desirable.

vii---The will prepared by you can be changed anytime. If more than one will is prepared the last one will be valid and acceptable. **80**

- viii---The witnesses should be the same in all wills.
- ix--- After you have prepared the first will,you can amend it and change the distribution of property
- x---Since the method of preparation is so simple, destroy the earlier will, when you prepare new.
- xi---If you have registered the first will, it is not necessary to register the changed will but it is desirable.
- xii—To avoid misunderstanding amongst the heirs it would be desirable to notarize the will or register it.
- xiii---Please keep the will at safe place and inform your son/daughter/nearest relative or friend.
- xiv---If will is in more than one page, sign on all page
- xv---Please specify that who will get the property other than the one mentioned in the will
Please mention specifically that “After my death all my movable and immovable property will be of my wife and after her death, it will be distributed as under.
- xvi---Please ensure that the will is signed and dated.
- xvii- Prepare the will on stamp paper of Rs.100/-
(Format of will at **ANNEXURE XVI**)

CHAPTER XX
SBI PORTAL AND HRMS
HOW TO USE IT

Registration on SBI Portal.

The Bank has opened SBI Portal for retired SBI Employees on 2nd February 2015. Those who are conversant with computers/Laptop can open it.

SBI Pensionseva

SBI Pension Seva is a website where pensioners of SBI can login and check their pension related details instantly. You can view the pension payment details from the first pension onwards.

Link is copied below

<https://www.pensionseva.sbi/webpages/LoginPensionerRegistration.aspx>

<https://www.pensionseva.sbi/WebPages/Login/PensionerRegistration.aspx>

Services available on this website include

i—Download of Arrear calculation sheets

ii—Download of Pension slip/Form 16

iii—Pension Profile Details

iv—Investment related details

v---Life Certificate Status

vi—Transaction details.

Forgot Password New User

If HRMS password is locked, send e-mail/SMS

with your P F Index No. from your registered

mobile/e-mail to reset the password to

“hrms.pw@sbi.co/in. Your password will be reset.

Accessing HRMS Portal by

Staff Pensioners in Internet

1—Log in to HRMS: <https://hrms.online.com>

CLIK ON LOGIN on the top right corner

User id- Type your PF number(without prefixing Zero)

Pwd-hrms@123 (first time login only)

Immediately system asks for change of password.

In old password give hrms@123, new password as per

your choice. Password should be of minimum 8

characters with one capital letter, one special

character. one number. one small letter is a must.

e.g. Hrms@2019.

In case of difficulty or forgot password, you can get

it reset by clicking on forgot pw link available in Login

screen. OTP will be sent to the mail id regd. withHRMS.

2---You may view

Pension Slip

View Life Certificate Status

Declare investment in IDF Menu

Check, modify communication details like Address

Mobile number, e-mail id etc.

To change click on edit and feed.

Click on save, after changes are over.

View PAN/Adhar details(Changes should be done through the pension branch.

3---**Investment Declaration Form**

Manual is available in HRMS with PAN of SBI etc.

Advised to go through once.

First. Click on edit.

Feed 80C/D/U etc. as applicable.
Click on Calculate. Check the amount displayed
Check all undertaking boxes./Click on Submit
For declaring interest/EMI details of Housing Loan
First Click on Edit.
Keep loan details ready viz.
Sanctioned Amount/Date of Sanction
Disbursal Branch etc.
Before feeding in these details Click on Add. Row.
Click on Save button after data is fed.
Finally Click on Submit.
Click on Print Investment Declaration for the FY and
Check for correctness of accounts.

4---All changes in HRMS can be done only between
1st to 20th of the month.

Other Technical glitches

Check POPUP Blocker for the above URL in your
Browser.

For I E:- Go to TOOLS>POPUP BLOCKER>TURNOFF
POPUP . BLOCKER

For CHROME:- Go to SETTING.SITE SETTINGS>POPUPS
UNBLOCK.

For viewing monthly pension slips. Installation of
Abode Reader in the system is a pre-requisite.

NEW WEBSITE

The Bank has recently introduced a dedicated website
for staff pensioners.. The SBI COIN is replaced with
<https://sbi.co.in/portal/Web/services/pensioner-seva>
and this is available without any login ID or password.
A direct link for HRMS is provided on this site to access
The pension slip and IDF in HRMS.

The quarterly Magazine 'Second Innings' will be
Uploaded on this website regularly. For contact
shri C P Mulye

Chief Manager(Sys). PPG Deptt.

Corporate Office. Mumbai

e-mail:-chintamani.p.malye@sbi.co.in

CHAPTER XXI SERVICE CHARGES

The Bank introduced service charges to be levied on various services provided to the customers of the Bank and were revised on 01-04-2017. All service charges are exclusive of service tax except charges for issuance of IOIs/BCs where charges are inclusive of service tax. These were further revised on 01-07-2019.

1---Issue of Multicity Chequebooks

All Segments S.B. account Up to Rs. 1 lac	First 10 leaves free in financial year. Then 10 leaf cheque book Rs.40/-+GST 25 leaf chequebooks Rs. 75/-+GST Emergency cheque Books Rs.50/-+GST for 10 leaves ch. books
Senior Citizens	Free
Salary package Accounts	Free
All Segments CA/Accounts P Segment	First 50 leaf cheque book. Free in Fin. Yr. then Rs.3/-+GST per cheque leaf. 25 leaf cheque book Rs.75/-+GST 50 leaf cheque book Rs.150/-+GST
Other Current Accounts	First 50 ch. Leaves free in a financial year then Rs.3/-+GST per cheque Leaf.
C. A/c Powerbase	50 cheque leaves free Per financial year. Then Rs.3/-+GST per cheque leaf
C.A/c Power Pack	1000 cheque leaves free per month. Then Rs.3/-+GST per cheque leaf

C.A/c Power Gain	200 ch. Leaves free Per month. Then Rs.3/-+GST per ch leaf
Regular C.A/c	50 ch. Leaves free per month. Then rs.3/-+GST per cheque leaf
Gold C.A/c	300 ch. Leaves free per month. Then Rs.3/-+GST per cheque leaf.
Diamond C.A/c	700 ch. leaves free per mth then Rs.3/- per month +GST Per cheque leaf.
Platinum C.A/c	Unlimited Free
Emergency Cheue book	50/-+GST for 10 leaves

**2---STOP PAYMENT
INSTRUCTIONS**

SB account/C.account/ CC account	Rs.100/-+GST per instrument Max. Rs.500/-+GST per instance
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**3--- CHARGES FOR MAINTENANCE
OF AVERAGE MONTHLY BALANCE.**

**A---SAVINGS BANK :-No charges will be levied
on Average Monthly balance in S.B Account
vide Cir. No. Sl. No. 1727/2019/20
R&DB/BOD-SC/133/2019/20 dt, 13-03-2020**

**B---Current Accounts. Average Monthly Charges
Balance**

i)--P Segment	Rs.10000/-	Rs.500/-+GST
ii)- For other C.A/cs variant products		
Normal C A/cs	Rs.10000/-	
Power POS	Rs.05000/-	
Power Base	Rs.20000/-	Rs.500/-+GST
Surabhi	Rs.10000/-	
Regular C A/c	Rs.10000/-	
Power Pack	Rs. 5 lacs	Rs.2500/-+GST
Power Gain	RS.2 lacs	Rs.1500/-+GST
Power Jyoti	Rs.50000/-	Rs.1000/-+GST
Gold C.A/c	Rs.100000/-	Rs.2000/-+GST
Diamond c.A/c	Rs.500000/-	Rs.4000/-+GST p.m. if AMB is,

		less than 2.50lacs Rs.2000/-+GST if AMB is > 2.50 lacs Rs.8000/-+GST if AMB is < 5 lacs Rs.4000/-+GST if AMB is>5 lacs
Platinum C.A/c	Rs.10 lacs	
iii)—Re-imburement C.A/c for Corporate Salary Package Irrespective of AMB		Free
4---Account keeping		
Charges per annum		
Current Account P.B		Rs.550/-+GST
C. A/c, C C A/c O.D limit Above Rs.25000/- Re-imburement C.A/c For CSP irrespective of AMB		Free
5---TRANSFER OF ACCOUNTS		
(SB/CA) for all Segments. Per Occasion (transfer of Home Branch)		Free
<hr/>		
6---CLOSURE OF ACCOUNTS		
A--S.B.A/c Excluding Basic and small a/cs opened under Financial inclusion		
i-- Upto 14 days of opening After 14 days. 1 year of opening of accounts		Free Rs.500/-+GST
ii-Beyond one year of opening of a/cs		Rs.500/-+GST
iii-Current Account Closure		Rs.1000/-+GST
iv--Accounts closed on settlement of accounts of deceased depositors		Free
v--Closure of regular SB account by BSBD account holders		Free

B—Current Accounts

i--Upto 14 days of opening	Free
ii--After 14 days upto one year of opening of accounts	Rs.1000/-+GST
iii--After one year to 5 years of opening of accounts	Rs.500/-+GST
iv--Beyond 5 years of opening of accounts.	Free

**7---ISSUE OF DUPLICATE
PASSBOOK**

i-- First Passbook/Its continuation	Free
ii---Statement of Accounts all Segments	Free
iii--Duplicate Passbook all segments	Rs.100/-+GST
Per Page 40 entries	Rs.50/- +GST

**8---STATEMENT OF ACCOUNTS
Current Accounts.****Statement ofaccounts.**

i---(First/Original) Monthly (For all segments)	Free
ii-- Duplicate Statement (For all segments) Waived for Power Pack/Gain	Rs.100/-+GST Per page. 40 entries
iii--Duplicate Statement of Accounts for Diamond & Platinum variant of all Salary package accounts	Free

9---STANDING INSTRUCTIONS**Setting of S I (Intra Bank)**

i-- Inter Bank	Free
Free for all salary package accounts other than Bank transfers.	Rs.50/-+GST

ii---Processing of S I other than Bank Transfer (Intra Bank)	Rs.50/- +GST
Inter Bank	Free
iii-- Failed S.I. (In loan a/c) Inter/Intra/other than Bank transfers	Rs.250/-+GST
10---INTEREST & BALANCECERTIFICATE	
For All Segments	
Original	Free
Duplicate	Rs.150/- +GST
Balance Certificate	Rs.150/- +GST
11---NO DUE CERTIFIATE	
Priority Sector	Free
Others.	
Individuals	Rs.100/- +GST
Firms/Individuals (Per Certificate)	Rs.200/- +GST
12---SIGNATURE VERIFICATION	
CHARGES	
For all segments per instance	Rs.150/- +GST
13---SOLVENCY CERTIFICATE	
Non Commercial(Per lac)	
Per lac	Rs.300/-+GST
Minimum	Rs.1200/-+GST
Maximum	Rs.18000/-+GST
Commercial(Per lac)	
Minimum	Rs.300/-+GST
Maximum	Rs.1500/-+GST
Maximum	Rs.25000/-+GST
14---PHOTO ATTESTATION	
CHARGES	
per instance	Rs.150/-+GST
For all segments	
Record copy of the cheque	Rs.150/-+GST
Per instance for all segments	per cheque

15---ENQUIRIES RELATING TO OLD REORDS	
Beyond 12 months old per item upto 2 yrs	Rs.200/-+GST
Thereafter additional per additional year for each item (For All Segments)	Rs.100/-+GST
<hr/>	
16---ATM CARDS/PIN/KITS Returned by courier	
	Rs.100/-+GST
<hr/>	
17---ALLOWING OPERATIONS THROUGH POWER OF ATTORNEY/MANDATE	
Individual	Rs.500/-+GST
Non-Individual	Rs.1000/-+GST
<hr/>	
18---POSTAL CHARGES	
Ordinary	Actual Expenditure Min. Rs.20/-+GST
Registered post/Speed Post/ Courier	Actual expenditure Min.Rs.50/-+GST
<hr/>	
19---COLLECTION OF BILLS(Inclusive of Postal& Out of pocket Expenses)	
Up to Rs.10000/--	Rs.150/-+GST
Above Rs.10000/-	Rs.500/-+GST
Presentation of Usance Bills per instance	Rs.110/-+GST
<hr/>	
20---COLLECTION OF OUTSTATION CHEQUES Under Speed Clearing System	
Upto & Including Rs, 1 lac	
S B Account	Free
Current Account	Rs.20/-+GST
Above Rs. 1 lac	Rs.200/-+GST

**21--Collection of outstation
cheques incl.
of postage & out of pocket
expenses.**

Upto Rs.10000/-	Rs.50/-+GST
Above Rs.10000/- & upto Rs.1 lac	Rs.100/-+GST
Above Rs. 1 lac	Rs.200/-+GST

**22- Cheque Returned for insufficient
funds only**

For PB & TBU Customers	Rs.500/-+GST
For SME Customers(Irrespective of amounts for first 3 cheques retd. in a year	Rs.500/-+GST
From 4 th cheque retd. onwards In one year	Rs.1000/-+GST
For Technical reasons	Rs.150/-+GST

**23--Cheques/bills deposited with us
Retd. unpaid by others.(Local
outstation.**

Cheques up to Rs 1 lac	Rs.150/-+GST
Cheques/bills above Rs. 1 lac	Rs.250/-+GST
Failed S I Inter/Intra other than Bank Transfer(Loan account)	Rs.250/-+GST

24---Presentation of inland

Usance Bills per instance.	Rs.110/-+GST
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**25---ISSUE OF INTER OFFICE INSTRUMENTS
DRAFTS/BANKERS CHEQUES FOR ALL
CUSTOMERS(INCL. ONLINE) INB REQUESTS**

For all segments	
Upto Rs.5000/-	Rs.25/-+GST
Above Rs.5000/-& upto Rs.10000/-	Rs.50/-+GST
Above Rs.10000/- & upto Rs. 1 lac	Rs.05/-+GST
	Per 1000/-
	Min.Rs.60/-
	+GST
Above Rs. 1 lac	Rs.04/-
	+GST
	Per Rs.1000/-
	Min.Rs.600/-+GST

No Cash handling charges in addition to charges as above for issuance of IOIs in case of cash transactions.

Revalidation/cancellation/

Issue of duplicate Drafts

Bankers Cheques. Per instance Rs.200/-+GST

Gold variant Current a/cs customers 50 drafts Free

Diamond & Platinum variant C.a/cs customers Unlimited Free drafts.

a)- For all salary package accounts Free

b)---No restrictions on the number of free drafts and cap on the maximum amount for issue of drafts.

c)---Concession will be available only if the amount is transferred from salary accounts as per existing norms.

d)---Postage/Courier charges as applicable will be recovered.

CASH HANDLING CHARGES

a)--Cash Deposit Transactions.

S.B. (Incl. Surabhi)& excluding Financial Inclusion A/c.

No. of cash deposit transactions in a month 3 transactions Free

Beyond 3 transactions in a mth, Rs.50/-+GST Per transaction

(No restriction of cash deposit at non-home branches For S B Accounts.)

b)--Current Account(AMB Rs.10000/-)

i--Power POS (AMB Rs.05000/-)

ii--Power Base (AMB Rs.20000/-) Upto Rs.25000/-

iii--Surabhi C. a/c (AMB Rs.10000/-) per day Free

iv--Power Gain (AMB Rs.2 lacs) Upto Rs.15 lacs per day Free

(Both Home & Non Home)

v-- Power Pack (AMB Rs.5 lacs) Upto 60 lacs p.m. Free.

(Both Home & Non home)

vi --Regular C. A/c (AMB Rs.10000/-) Upto Rs.5 lacs p.m Free @

vii-Gold C.A/c	(AMB Rs. 1 lac)	Upto Rs.25 lacs pm.. Free.	@
viii-Diamond C.A/c	(AMB Rs.Rs.5lacs)	Upto 100 lacs p.m. Free	@
ix-- Platinum C.A/c	(AMB rs.10 lacs)	Unlimited Free	
x-- Cash deposit Charges beyond free limit		Rs.0.75 per Rs.1000/- +GST Min. Rs.50/-+GST Max. Rs.20000/-+GST	

Maximum limit of deposit of cash at non-home branches Is Rs.2 lacs per day. Thereafter Br. Manager of Non-Home Branch is vested with powers to accept more cash.

@ Inclusive of cash deposited with CDM recycler,GCC Home & Non-Home.

xi--Power Jyoti (MAB Rs.50000/-)		
CGM of the circle has the powers to reduce it by Rs.20/- per transaction (No additional Cash handling Charges.)	Rs.60/-+GST	per transaction

c)---Cash Deposit on Cash Points

(Cash Deposit Machine CDM & Recyclers) Anytime Channels.

By debit Card to Card linked a/c	Free
Debit Card to third party a/c	Rs.22/-+GST
Cardless Transactions	Rs.22/-+GST
GRC	Rs.25/-incl.GST
SME Insta Deposit/Business	
Debit Card	Rs.22/-+GST

27---Cash Withdrawals at Home & Non-Home Branch(Charges based on number of transactions Not applicable to small/No frill Deposits/ Basic S.B. a/c holders at Home Branch(AMB) in S.B.a/c

Upto Rs.25000/-	2
Above Rs.25000/- & Upto Rs.50000/-	10
Above Rs.500000/- & upto Rs.1 lac	15
Above Rs. 1 lac	Unlimited
Charges for transaction beyond the free limit (Rs. per trncn)	Rs.60/-+GST

At Non-Home Branches

Self Savings Bank	Rs.50000/-
Current Account	Rs.1,00,000/-

(Through Internet/Mobile Banking)

Average Monthly Balance in S.B.

Upto Rs.25000/-

Above Rs.25000/-&upto Rs.50000/- Unlimited

Above Rs.50000/-& upto Rs 1 lac

Above Rs. 1 la

At ATM.AMB. S B A/c

Average Monthly Balance(AMB)

No.of free transactions per month

(Both financial & Non-Financial)

	Other Bank ATMs	In 6 Metro Centres *	Other Centres	Our Bank ATM
i--Upto Rs.25000/-		3	5	5
ii--Above Rs.25000/-& upto Rs.50000/-		3	5	Unlimited
iii--Above Rs.50000/-& upto Rs. 1 lac		3	5	Unlimited
iv--Above Rs. 1 lac		Unlimited	Unlimited	Unlimited
V- Charges for Financial transaction beyond set limit(Rs.per txn)		Rs.20/-+GST	Rs. 10/-+GST	
vi-- Charges for Non-Finl txn. Beyond set limit (per txn)		Rs.8/-+GST	Rs. 05+GST	
vii- Trxn. Declined due to insufficient balance		rs.20/-+GST	Rs.20/-+GST	

One way inter changeability allowed for branch txn.on ATM tranxn. It means a customer will be allowed 10 free debit trxn. At 6 metro centres at SBI ATMs and maximum 12 free debit trxn. At other centre ATMs(If no tranxn at other centre ATMs & no trxn at the branch)

- Namely Mumbai, New Delhi, Chennai, Kolkata Bengaluru, & Hyderabad.

viii--For all salary packages at all locations irrespective of variants Free

ix-- Unlimited no. of trxn at our ATMs & other Bank ATMs Free

x-- At PoS- Cash withdrawals for 1% of the trnxn
xi- state Bank Debit Cards value subject to
(On Us trnxns a maximum of
Rs.5/- per trnxn.

28---NATIONAL AUTOMATED CLEARING

**HOUSE(NACH) MANDATE (Incl. E
MANDATE**

One time Mandate Authorisation

Charges per Mandate Rs.50/-+GST

29---SAFE DEPOSIT LOCKERS. ANNUAL RENT

Population Group Group Locker Size	Metro/ Urban		Semi Urban/ Rural	
	Existing	Proposed	Existing	proposed
SMALL	1500	2000	1000	1500
MEDIUM	3000	4000	2000	3000
LARGE	6000	8000	5000	6000
EXTRA LARGE	9000	12000	7000	9000

These charges are exclusive of GST

Have become effective from 31st March 2020

(Cir. No. 1722/2019-20. R&DB/BOD-SC/132/2019-20
Dt. 12th March 2020.)

Locker Rent Overdue Charges

First Quqrter 10% of Locker Rent

Second Quarter 20% of Locker Rent

Third Quarter 30% of Locker Rent

Fourth Quqrter 40% of Locker Rent

Loss of Key or Non payment

of Locker Rent Rs.1000/-+GST

Breaking open Locker

&changing Lock

Large/Extra Large Rs.1000/-+GST

One time Locker Registration

charge. Rs.500/-+GST

Locker Visit Charges

All Sizes 12 visits Free

Then. Rs.100/-per visit

THERE IS NO CONCESSION TO STAFF

30---SAFE DEPOSIT ARTICLES

Onetime charge for all kinds of SD Articles. Additional charge per annum Envelope&Packet Rs.300/-+GST
 Large Packet Rs.500/-+GST
 Maximum dimension not to exceed 100cms(length Breadth Height).

31---SAFE CUSTODY CHARGES

Script.(For each script) Rs.150/-+GST
 For sealed cover
 (each cover)Minimun Rs.300/-+GST

32---DEBIT CARD ISSUANCE

Classic Debit Card Free
 Global Debit Card Free
 Gold Debit Card Rs.100/-+GST
 Platinum Debit Card Rs.300/-+GST
 To all salary Package a/cs Free

ANNUAL MAINTENANCE

Classic Debit Card Rs.125/-+GST
 Silver/Global/Contactless Rs.125/-+GST
 Yuva/Gold/Combo Debit Card Rs.175/-+GST
 Platinum Debit Card Rs.250/-+GST
 Pridal Premium Business Card Rs.350/-+GST
 My Card. Image Card Rs.175/-+GST
 Signature Free
 All Salary Package a/cs Free

33---REPLACEMENT CHARGES

Rs.300/-+GST

34---Duplicate Pin/Registration

of pin through branch Rs.050+GST

35---ATM/POS trnxn technical

declines attributable to customer.(Lack ob Balance) Rs.20/-+GST

36---International Trnxn. charges

Balance enquiry at ATMs Rs.25/-+GST
 ATM Cash Withdrawal trnxns Rs.100/- Min.
 +3.5% of trnxn.
 Amount+GST

37---State Bank Prepaid Cards

i--Foreign Travel Cards
 Card Issuance Charges Rs.100/-+GST

ii-Additional(ADD on) Card Fee	Rs.100/-+GST
iii--Reloading Charges	Rs.050/-+GST
iv--Replacement Card Fee-VISA-	USD-2.0,Pounds
v--In case of lost/stolen Card	1.25,Euro.1.60
Postage:- US Dollar 20-extra	CAD-2.0.
or Pound 50 for delivery	JPY-160.0
within India	SAR-8.0 SGD.1.65+GST
vi—Replacement Master Card Fee.	Free
viii--Cross Currency Charges	3%+GST
Charge Back Fee. VISA- If	USD,Pound,EURO
Customer Complaint is proved	CAD-AUD. All
right the charge will be	2.0. JPY 200.0
refunded.	SAR.7.0, SGD 3.0
viii--Charge Back fee Master Card	Free
ix-- Cash Out/Refund of unspent	i-If the balance in
Card Balance. VISA	the card is claimed
	after 3 mths of expiry
	of the card, the balance
	will be refunded after
	deduction of USD/GBP/
	EURO,/AUD/CAD all 5
	JPY 500.0/SAR 20 SGD6
	ii-If the balance in the
	card is below USD/GBP/
	EURO/EUD/CAD all 5
	JPY 500, SAR 20, SGD 6
	after the expiry of the
	card , the same will be
	forfeited.
x--Cash out/refund of unspent	
Card balance- Master Card	Rs.100/-+GST
xi--ATM Withdrawal fee VISA	USD.1.75,Pounds 1.25
	EUROs1.50,CAD.1.75
	AUD.2.0. JPY.175.0
	SAR.7.0, SGD.2.0+GST
xii-- ATM Withdrawal	USD,1.75,Pounds.1.25
Fee MasterCard	EUROs.1.50, SGD.2.0+GST
xiii Balance Enquiry with ATM	USD.0.50, Pounds.0.50,
VISA	EUROs.0.50,CAD.0.50
	AUD.0.50, JPY.50.0
	SAR.2.0, SGD.1.0+GST

xiv-- Balance Enquiry with ATM Master Card	Free
Physical Statement of FTC	USD.2.0,Pounds 1.25
VISA	EUROs 1.60, CAD.2,0
Excluding courier Charges	AUD.2.0, JPY 160.0
For each such Statement	SAR.8.0, SGD1.65+GST
xv -Physical Statement of FTC	Only e-statement Free
Master Card	of cost
Deduction of expired card	USD, Pounds. Euro,
	CAD,AUD 5 for all
In activity fee VISA.	JPY.500,SAR.20.0
	GD.6.0+GST

Inactivity fee VISA. Will be deducted each year on the expired card.

38- - NEFT/RTGS Fund Transfer Charges Through INB/NB. Incl. YONO Neft Customer Transaction

Transaction Slabs	Charges
Upto Rs. 2 lacs	Free

RTGS Customer Transactions

Rs.2 lacs to Rs.5 lacs	Free
Above Rs 5 lacs	Free

Neft Customer Transactions at Branches

Upto Rs.10000/-	Rs.2/-+GST
Above Rs.10000/- to Rs.1lac	Rs.4/-+GST
Above Rs.1 lac to Rs. 2 lac	Rs12/-+GST
Above Rs..2 lacs	Rs.20/-+GST

RTGS Customer transactions

At branches

Upto Rs.10000/-	Rs.2/-+GST
Rs.2 lacs to Rs.5 lacs	Rs.20/-+GST
Above Rs.5 lacs	Rs.40/-+GST

- i--The charges are applicable only to transactions Originated and applicable in India.
- ii—NEFT/RTGS transaction Charges for current account variants:- Gold, Diamond, Platinum& for salary package accounts.

39---PHONE BANKING SERVICE

CHARGES

Request for Account Statement

Interest Cert.(Deposit/Home

Loan/Education Loan

Physical Delivery Rs.44/-+GST

Information on TDS Details

Via e-mail Free

Self generation ofATM Pin

Through ATM/INB/Contact

Centre. Free

IRCTC Fee(On SBI Payment

Gateway Rs.10/-+GST

40---SMS Alert Charges per quarter

from Debit Card holders who

maintain average quarterly

balance of Rs.25000/- and

below during the quarter

Waived

41---SERVICE CHARGES FOR

SOILED/IMPERFECT NOTES

Upto 20 pieces and value Rs.5000 Free

More than 20 pieces and/or

Value over rs.5000/-

More than 20 pieces

Rs.15/-+GST

Rs. 2/- per

Piece on entire

tender+GST

Value above Rs.5000/-

Rs.2/- per piece

Rs.5/- per Rs.1000/-

+GST whichever is

higher.

42---PERSONAL & AGRICULTURAL

GOLD LOAN SAFE KEEPING CHARGE

i—To be charged 30 days after

the expiry of the prescribed

tenure og gold loan in per

segment.(Currently30/36

months respectively

Rs.100/-+GST

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ii --To be charged after the expiry For accounts with

of the prescribed tenure of gold loan in Agl. Segment (Currently 36 mths) (Branch can waive the charges If fresh loan is availed within 6 Months of closure of accounts.	balance 0 to 500 & ornaments left with the bank for more than 30 days Rs.1000/-+GST Per quarter or part thereof
iii---Agl. Segment Safe keeping of Title Deeds To be charged after the expiry of the prescribed trnure. Branch can waive the charges If fresh loan is availed within 6 Months of closure of account.	After 30 days of Closure of a/c Rs.1000/-+GST per quarter or Prt thereof.

43--- Cash Deposit/Withdrawal at B.C

i---Cash/withdrawal/transfer	4 withdrawals will Home Br. Maximum Rs.20000/-be free in a mth.
ii---Cash withdrawal using Debit Card/AEPS-On-Us(issuer) Max.Rs.10000/-	Thereafter No txn. Will be allowed
iii—S.B.a/c opening fee incl. enrolment	Free
iv---Tatkal Money Remittance for Non-Home trxn's Deposit to core by Cash Transfer . Cash. Max Rs.5000/-Max.Rs.100/- Transfer Max. Rs.20000/-	1% of remitted amount. Min.RS.10/-

SBI Insurance Covers on SBI Debit Cards.

Complimentary Insurance cover is available on SBI Debit Cards. Personal Accidental Insurance(Death) Non-Air.

This insurance covers the Debit Card holder for non-air accidental death only, yo the extent as applicable on the type of Debit Card variant held. This insurance cover becomes operational when the card is used at least once on any channel, viz. ATM/Pos/e-com, during the last days(Financial) From the date of accident.

Personal Air Accidental Insurance(Death).

This insurance covers the Debit Cardholder for Air accidental death only., to the extent as applicable on the type of Debit Card variant held. This insurance cover becomes operational when the card is used atleast once on any channel, viz.ATM/Pose-com during the last 90 days(Financial)/Non-financial transaction) from the date of accident, subject to a condition that the air ticket for that air travel should have been purchased by using the Debit card The details of the Personal Accident Insurance (Air & Non-Air) are as follows.

Debit Card Variant	Personal Accident Ins. Cover		Air
	Non-Air Death Only In. Rs.	Death Only	
SBI GOLD (Master Card/Visa)	Rs.2,00,000/-	4,00,000/-	
SBI Yuva (Visa)	Rs.2,00,000/-	4,00,000/-	
SBI Platinum (Master Card/Visa)	Rs.5,00,000/-	10,00,000/-	
SBI Pride (Business Debit) (Master card-Visa)	Rs.2,00,000/-	4,00,000/-	
SBI Premium (Business Debit)	Rs.5,00,000/-	10,00,000/-	
SBI Visa Signature Debit Card.	Rs.10,00,000/-	20,00,000/-	

Purchase Protection.

This policy covers loss of goods/articles purchased (excluding perishables, jewellery, precious stones) due to thefts/burglary/house breaking, including theft from vehicle, within 90 days of purchase of such goods. The goods must have been purchased by using the eligible Debit Card variants at point of time/sale/Merchant establishments.

Debit Card Variant	Purchase Protection Cover in Rs.
SBI Gold(Master Card/Visa)	50000/-
SBI Yuva/Visa	5000/-

SBI Platinum (Master Card/Visa)	5000/-	
SBI Pride Master Card/Visa	50,000/-	
SBI Premium(Business Card) (Master Card Visa)	50,000/-	
SBI Visa Signature debit Card)	1,00,000/-	
Purchase Protection Cover for Salary Package holders Purchase Protection cover available to cards issued to Salary Package A/c holders(All Master Cards Maestro/Visa variants) Add On Covers:- In addition to the above ins. Covers ,below Add-on covers are also available to the Eligible Debit Card variants as value added feature.		
Details	Eligible debit Amount	Maximum Covered Amount
Card variants		
Family Transportation & Transportation of Mortal Remains. If the Personal Accident Ins. Claim is accepted as a valid claim, then the expenses in transporting 2 immediate family members to the hospital & the expenses incurred in transporting the mortal remains of the insured person from hospital to the residence will be reimbursed, as an additional benefit.	Gold/Yuva Platinum Pride Premium Signature Visa	Rs.50,000/-
Checked in Baggage Loss Cover:- Checked in Baggage loss cover for lost baggage during Air travel(Domestic & International) in addition to the cover available from the airline company, subject to the condition of the air ticket being purchased using the Debit Card.	All Cards as mentioned above	Rs.25000/-
	101	

Personal Accident Insurance Cover is also being offered By National Payment Corporation of India(NPCI) to SBI RuPay Debit Card holders as below

Insurance Cover Offered by NPCI on RuPay Debit card Accidental Death or Permanent Total Disability only.	
Debit Card Variant & applicable Insurance Cover	Eligibility Criteria
SBI RuPay Platinum Debit Card	Minimum one successful Financial or Non Financial Transaction at any channel Both Intra & Inter Bank within 45 days prior to date of accident
Other SBI RuPay Debit Cards Classic RuPay Debit Cards Rs. 1 lac. PMJDY SBI Debit Cards issued Till 28 th August 2018. PMJDY SBI Debit Cards issued after 28 th August 2018. Rs.2 lacs.	Minimum one successful Financial or Non Financial Transaction at any channel both Intra & Inter Bank within 90 days prior to date of accident

The details of the current policy (FY 2019-20) offered by NPCI including the eligibility criteria and the claim process are provided below. The latest & detailed information about the above policies on RuPay Debit cards including the eligibility & claim process & detail terms & conditions may be accessed from www.npci.org.in

CHAPTER XXII
BRIEF CONTENTS OF IMPORTANT CIRCULARS
FOR SBI AND IBI PENSIONERS

1---SBI SCHEME FOR PAYMENT OF EX-GRATIA LUMP SUM AMOUNT TO WIDOW

The widow of the employee can claim ex-gratia lumpsum amount based on certain guidelines prescribed by the Bank. You will have to give details of your assets and liabilities.

ASSETS	LIABILITIES
Provident Fund	To Bank
Leave Encashment	To other fin institutions. & Credit Scy.
Gratuity	Any other dues payable Bank.
Investment.	
LIC/Shares	Any other Liabilities
Any other loans if any	Amount of full pension+DA

The application should be made within 9 months from the date of death and within two months from the date of premature retirement of the employee.

(C.O Cir.No. CDO/P&HRD-PM/37/2011/12 dt. 7-7-11)

NOTE:- Part release of ex-gratia payment for a uniform amount of Rs.1 lac can be released, irrespective of category/grade of deceased employee, immediately after the death of a serving employee.

(Cir. No. CDO/P&HRD-PM/16/2016/17 dt. 6-5-16).

2---INFORMATION AVAILABLE TO THE PENSIONERS AT BRANCHES

(CIR.NO.CDO/P&HRD-PPGF/22/2012/13dt.25-7-12

- a)---Pension & Family Pensioners now processed and paid through respective HRMS.
- b)---Branches can view the following details in Enquiry Menu.
 - i---Master details:- Basic particulars of retired employee such as Name, Address Tel.No., e-mail address, date of investment and basic pension.
 - ii---Transaction details:- Monthly payments & recoveries made.
 - iii---Family details:- Particulars of family pension beneficiaries.

- iv---Certificate details:- Particulars of Life certificate /Handicap certificate.
- v---Computation details. Amount of commuted pension paid and date of restoration can be viewed from Report Menu.
- vi---Modification &Revision Details:-Change made on account of revision of pension.
- c)--- **PENSION SLIP**:- This can be downloaded and printed by the pension paying branch through menu Report/View Report/pension slip.
- d)---**INVESTMENT DECLARATION** Details of investment declaration form submitted by the pensioner are to be recorded through TDS.
- e)---**FORM 16**:- The pension paying branch can download and print form 16 pertaining to pension paid during the financial year.
- f)---**TDS DEPOSIT TO I.T, DEPTT**:- The facility to view the details of tax deducted from each of the branch pensioner is available through the menu TDS/24Q/TDS pr. This can be project report.
- g)---**NOTING OF DATE OF DEATH** of a pensioner/family pensioner the pension paying branch is to note the date of death in the portal so that the pension is immediately suspended . This can be viewed using menu "Date of Death".
- h)- **TRANSFER OF ACCOUNTS** On receipt of transfer of account from one branch to another, the Home branch is to be changed in CBS. The pension documents are to be sent to transferee branch. suitable advice to be sent to PPG Dept. at LHO, who will advise HRMS for making changes. In case the account is transferred from one circle to another, the PPG Dept. at LHO will transfer Pension file and form 16 to the transferee Br

i)---**P F.INDEX NO:-** All pensioners & family pensioners of the branch should furnish their P.F.Index No. to their branches and ensure that their CIF contains their P.F.Index No. & is uploaded in their account. No concession in additional interest rate will be provided without P.f.Index No. and on renewal of their TDR, it will be converted into public account.

3---BEREAVEMENT LEAVE:-You can bring this to your Relatives notice if he is serving in Bank

Purpose:- To enable the employees to spend time with their family in their hour of crisis.

Definition of family:- Spouse/Children/Parents parents in law of employee.

Period of leave :- This will be for a maximum period of 7 days each instance

Conditions :- a)---The entire period of this leave have to be completed at a single instance within a maximum period of 15 days from the date of demise of a family member
b)-- The leave if not taken within stipulated period will lapse. There will not be any provision for carry over or extension of leave. beyond stipulated period
c)---It will be available to all permanent employees/officers employees on contracts.

Competent Authority:- This will be the same as of granting privilege leave

(Cir.No.1135/2017/18-PMHRD-PM/75/2017/18
Dt. 28-12-2017)

**4---INSTRUCTIONS FROM GOVT. OF INDIA
TO CEOs OF ALL BANKS & FINANCIAL
INSTITUTIONS/INSURANCE COs.**

(F. No.4/9/1/2014-IR(PL))

- 1---The Banks, Fin. Inst. Should take all commercial decisions in the best interest of the organization without any fear or fav'our. All decisions should be based on the facts of the case and objectivity. No such decision should be taken out of any other extraneous considerations such as the influence or the position that the borrower is holding.
- 2---Each bank/F.Is should have their own objective well laid out transfer and posting rules which should be followed strictly No exception should be there in such rules at the behest of any recommendation given by anyone including anybody from the ministry of Finance. If for genuine reasons any exception to the rules is made, it should be done only by CMD by giving proper reasons.
- 3---Each Bank, FI should have a robust grievance redress mechanism for borrowers, depositors as well as staff. The aggrieved person should get an opportunity to represent his case atleast at 2 levels It is trusted that the freedom given to Banks/ by assurance of non interference will be used in the most objective manner. However if any complaint comes to this dept. from anybody, informing that exceptions were made in certain cases without any objective basis and in order to favour somebody, person taking such decision would be accountable.

**5-----INCORPORATION OF NAME OF
PURCHASER ON THE FACE OF**

THE DEMAND DRAFT. Cir.DBR.AML.BC-210 dt 14-1-01)

In order to address the concerns arising out of the anonymity provided by payments through the demand drafts and its possible misuse for money laundering, it has been decided that the name of the purchaser be incorporated on the face of the draft/pay order/Bankers Cheques etc. by issuing bank effective from 15th Sept.18 (RBI.CIRRBi/2018/19 of 12-7-18. **106**

**6---STAFF WELFARE SCHEME
BANK'S DISPENSARY.
STOCKING OF MEDICINES**

The Corporate Office at Mumbai vide their letter dated 23-02-15 have conveyed following instructions to the CGMs of all circles as regards stocking of medicines in Bank's dispensaries.

Because of non availability of stocks, pensioners had to visit the dispensary 2/3 times. It has been quoted that inadequacy of budget cannot be cited as constraint for not stocking required quantity of medicines

It is the duty of the Medical Officer, posted in the Dispensary to prepare the budget according to the need at the dispensary and in line with the stocking pattern approved by the appropriate authority. If this job is carried out judiciously , there would not be any room for complaints.

Revised stocking pattern has been advised vide Cir.No.HR/IR/SPL/387 dt. 05-12-2009.

**7 PAYMENT OF PENSION BY DEBIT TO
SUSPENSE ACCOUNT**

It is mandatory for the pensioners to submit their Life certificate in the month of November every year without fail. Sometimes even if the pensioner has submitted the certificate, the pension is stopped and the pensioner is put to difficulty.. To avoid such situation, the Bank vide its letter dt. the 1st April 2011 issued instructions to all branches to pay pension by debit to Branch Suspense Account.

**8 FACILITIES PROVIDED BY RBI
TO SENIOR CITIZENS.**

In view of difficulties faced by senior citizens above 70 years of age, disabled or infirm persons, having medically certified chronic illness for disability, including those who were visually impaired, Banks are advised to make concerted efforts to provide basic banking facilities such as

Delivery of cash against withdrawal from account

Delivery of drafts/ Submission of KYC documents Life

Certificate at the premises/residence of such customers.

(RBI CIR.NO.DBOD/BL/BC/59/22.010 dt.21-2-

**9---RETAIL INTERNET BANKING(RINB)
ENHANCEMENT OF UPPER LIMIT
ONLINE SBI QUICK TRNSFER**

The limit of Rs.10000/- was fixed for “Quick transfer” Facility introduced in December 2014.

Looking to its popularity and overall price rise in general the limit has been increased to Rs.25000/- subject to overall per day limit of Rs 25000/- (e-cir.No.1611/2019/20 R&DB&NB/DP-INB/11 2019/20 dt.13-02-2020.).

**10---ISSUANCE IF IDENTITY CARDS TO
THE RETIREE OF E-ASOCIATEBANKS.**

Fresh ID Cards will be issued to all retirees of erstwhile Associate Banks

(Format at **ANNEXURE XIII**)

**11---INTRODUCTION OF SCHEME “ATOOT”
PROVISION FOR IMMEDIATE SUPPORT TO THE
FAMILY ON DEATH OF EMPLOYEES WHILE IN
SERVICE. (E-CIR.NO.1139/2019/20. CDO/P&HRD-PM
54/2019/20/dt.13-11-2019,)**

In case of sudden demise of employees , the bereaved family needs immediate support, financial as well as for taking care of last rites/funeral which may also involve transportation of mortal remains of the deceased employee etc. in the Bank, apart from the superannuation benefits, there is a provision of ex-gratia payment of 1 lac in advance. But these benefits take time in reaching the employees. Hence this scheme has been introduced.

1---Objective

To provide immediate relief to the family of an employee dying in harness.

2---Coverage

The scheme shall be applicable to all regular employees of the Bank irrespective of care, including employees on mobile duty, deputation contractual employees. Suspended employees will also be covered.

It will not include retired employees, retired officers, retired officers engaged on contract basis officers retired under section 19(3)& employees of outsourced agencies.

3---Nature of Support

Financial support for funeral expenses

i—Rs.20000/- (In cash) to the Next of Kin (NOK) of the deceased employees. (By debit to Branch Charges Account).

Definition of NOK for the purpose of this scheme would be employees closest living blood relatives preferably dependents or the person who performs last rites, such as spouse, children, parents, brothers sisters etc. in that order.

ii—Support, in case death occurs at other places, for transportation of mortal remains of the deceased employee at Bank's cost and other related cost as specified. (In eligible cases)

Nature of Support. *	Cost ceiling By Air **	By Road Outside Mun Limits
Embalming cost	Rs.15000/-	Rs.15000/-
Cost of Coffin	Rs.10000/-	Nil
Transportation Cost	Rs.30000/-	Rs.20000/-
Travelling Exp. (T A) for escort	May be admissible to one member of the family for the journey performed by air/rail/steamer/road to reach the place of death to enable him to accompany the mortal remains of the deceased employee.	

* As applicable wherever required

** To be paid on the basis of actual bill/receipt. It will be exclusive of GST/taxes, if any Bank will bear the taxes/GST wherever applicable. By air transportation shall be permissible if the distance is more than 300kms.

* The above may be reimbursed paid to the NOK if expenditure incurred by them or to the concerned officer if arranged by the Bank The concerned branch/Department/office head will be empowered to sanction the total cost as above.

4---Non-Financial Support

Bank will extend all possible support to the family of the deceased employee in the following manner.

- a)---If the family members are not stationed locally, arrange for their stay at Bank's Guest House/ Holiday Home on priority basis.
- b)---If necessitated, organize the body in mortuary Arrange for preservation of the body till NOK comes.
- c)---Necessary arrangement for processing and transportation of the body.
- d)---If NOK desires to take the body to a different place (may be the native place of the deceased or the place where his/her family stays), necessary arrangements are to be made for processing and transportation of the body.
- e)---Facilitate in obtaining death certificate from registered doctor, inform police, Post Mortem Post Mortem Report, copy of FIR of local police station or detailed police information note/ inquest panchnama/ spot panchnama etc. as applicable.
- f)---A staff member will be officially deputed to accompany the body, if required, who should return only after the funeral.

The procedure to be followed by the branch/ administrative office/HR dept./ liason officer is attached as Annexure to the circular.

NOTE:- ALTHOUGH THIS SCHEME IS FOR WORKING EMPLOYEES, I HAVE ADDED HERE IF ANY OF THE RELATIVE/COLLEAGUE/FRIEND IS WORKING IN SBI, THEY CAN INFORM THEM ABOUT IT.

5-- FUNERAL FUNCTION OF STAFF PENSIONERS. REPRESENTATION FROM BANK.

These instructions are for the pensioners of Amravati Circle. As a matter of noble gesture and moral support to the family members of the pensioner, the Circle Management of Amravati Circle have decided that a representative from pension paying branch or nearing branch will be deputed to attend the funeral ceremony in case of sad demise of a pensioner.

(LHO Letter No.HR/IR-2/889 dt. 18-07-2019). **110**

12—CORONA REIMBURSEMENT

Covid-19. Special Support Scheme-2020

Treatment of COVID 19 includes Hospitalization Quarantine, and post discharge management and it requires more than ordinary care involving various expenses. To meet these expenses a need has been felt to introduce a compensation package for our staff members who get infected by COVID-19. The Bank has introduced Special support System as under.

1--PURPOSE:-

To provide financial support to the victims of novel Corona Virus(Covid-19) for taking care of related expenses.

2—ELIGIBILITY

Staff members who have tested COVID-19 positive (All employees of the Bank including part-time and contractual)

3---PERIODICITY

One time Only.(One time claim must be made within 30 days of testing positive.)

4---MODE OF PAYMENT.

On Certificate basis through HRMS only(under Medical reimbursement)
Copy of COVID-19 test report from a Govt/
reputed/Hospital or Laboratory is required.

5---PAYABLE AMOUNT

One time lump sum amount of Rs.20000/-

6---SCHEME VALIDITY

Upto 31st March 2021.

7---TAX—Subject to Income Tax as applicable

SCHEME IS APPLICABLE FROM 01-04-2020

e-cir. No. Si. No.413/2020-21. No.CDO/P&HRD-PM

27/2020-21 dt.17-07-2020.

13—Payment of ex-gratia amount in lieu of Compassionate Appointments Revised scheme

The scheme was introduced in the Bank in 2005. It was last revised in 2017.

As per the scheme, ex gratia lumpsum amount is payable to the dependants of an employee, who dies while in service or prematurely retires due to incapacitation before reaching 55 years of age, subject to the laid down eligible criteria.

In the background of ongoing pandemic the scheme has been revamped wef. 27th August 2020 & the scheme has come into force wef 1st April 2020. Details are given hereunder.

- 1—To provide relief to the berieved family and to enable them to recover from the shock, it has been decided to continue to pay salary, as existing, for a period of 12 months or till the date of notional superannuation of deceased employee whichever is earlier.
- 2---An amount of lumpsum fixed ex gratia will be paid now, replacing the existing ex gratia structure.
- 3---In case of supervising staff, where leased accommodation or Bank's accommodation is provided, additional 3 months over and above 2months period allowed. In case of retirement(Total 5 months) will be permitted along with upkeep allowances to the family members of the deceased employee
- 4---Family pension, where applicable, would be paid as usual to the family members as per the pension fund rules of the Bank in addition to ex-gratia.
- 5---Dependants will not be eligible for any increments, revised salary falling due after the date of death. However any revision in wages with effect prior to the date of death shall be paid along with arrears, if any, to the family of the deceased emp.

Revised ex-gratia structure

Category	Existing scheme Ex-gratia. Maximum	Revised Scheme Proposed lump Sum. Ex-Gratia *
Subordinate	10	12
Clerical	12	15
JMG 1	14	18
MMG II	14	18
MMG III	14	18
SMG IV	14	21
SMG V	14	21
TEGS VI	14	30
TEGS VII	14	30
TEGSS I	14	30
TEGSS II	14	30

* Claim under Sampoorana Suraksha scheme will be Paid up to 07-02-2021. Till then the fixed ex-gratia amount will be paid after deducting Sampoorana Suraksha claim.

(Original Cir.No.CDO/P&HRD-PM-28 2005/06 dt 04-08-2005.

Present Cir. No. CDO/P&HRD-PM/33/2020/21 SerialNo. 630/2020/21.)

Scheme for educational Support to The children of the deceased employee.

Purpose:-The primary aim of the scheme is to provide financial aid to the dependent children of the deceased employees upto the age of 21 years or till the completion of the graduation, whichever is earlier. A special fund in the name of **Deceased Employee's Children Welfare Fund** will be created for the purpose.

i—Eligibility—The dependent children of the permanent & confirmed deceased employee.

ii—Coverage:-Maximum two dependent children from the age of 3 years to 21 years or completion of the graduation or any technical and specialization courses, whichever is earlier.

- iii—Stages of education
as per new guidelines (18years as under
a)-Stage-1- Foundation (upto class ii)- 5 yrs
b)-Stage-ii-Preparatory. (upto class V)3 yrs
c)-Stage-iii-Middle. (upto class viii)- 3 yrs.
d)-Stage iv-Secondary (upto class xii)- 4yrs.
e)-Stage-v Graduation 3 yrs
- iv—Financial Assistance per month per child
Stage-1—Rs.2000/-
Stage-2---Rs.3000/-
Stage-3---Rs.5000/-
Stage-4---Rs.5000/-
Stage-5---Rs.7500/-
- v---Existing provision of continuing scholarship
to meritorious children studying in elite
institute, post death of the employee will
continue.
- vi—Yearly payment of financial assistance as
above to be made strictly on completion of
course and submission of certificate to the
effect of completion of yearly examination
by the dependent children of the deceased.
- vii—Amount eligible will be paid yearly by way
of reimbursement under self certification
by the dependent family of the deceased.
- viii—Payment of aforesaid financial assistance
will be made irrespective of income/
earning of spouse and other dependent
family members.
- ix---Scheme is not applicable where
compassionate appointment is given to the
dependent.

CIRCLES OF STATE BANK OF INDIA

Name of the Circle	State	Location of LHO
1-Ahmedabad	Gujarat	Ahmedabad
2-Amravati	Andhra Pradesh	Amravati
3-Bengaluru	Karnatak	Bengaluru
4-Bhopal	MP&Chhattisgarh	Bhopal
5-Bhubaneshwar	Orissa	Bhubaneshwar
6-Chandigarh	Hariyana	Chandigarh
7-Chennai	Tamilnadu	Chennai

8-Guwahatti	Assam	Guwahatti
9-Hyderabad	Telangana	Hyderabad
10-Jaipur	Rajasthan	Jaipur
11-Kolkata	West Bengal	Kolkata
12-Lucknow	Uttar Pradesh	Lucknow
13-Maharashtra	Maharashtra	Bandra/Mumbai
14-Mumbai metro	Maharashtra/Goa	Bandra/mumbai
15-New Delhi	U.P.&other places	New Delhi
16-Patna	Bihar/Jharkhand	Patna
17-Thiruvananthapuram	Kerala	Thiruvananthapuram

**CHAPTER XXIII
FOR AHMEDABAD CIRCLE**

A--IMPORTANT Telephone Nos.

Designation.	Tel No.	Mobile No.
1--The Chief General Manager	079-25506673 079-25506652	
2—The General Manager. N.W.I	079-25506577	
3---The General Manager.N.W.II	079-25503172	
4---The General Manager. N W III	079-25507613	
5—The Circle Dev. Officer	079-25506414	7600035635
6---The Asst. General Manager(HR)	079-25506969	7600035131
7---The Asst. General Manager.(PPG)	079-25506414	7600035171
8---The Chief Manager (HR) A'bad.Z.O.	079-26563310	7600038003
9---The Chief Manager (Hr) G'nagar Z.O	079-23223142	7600035320
10--The Chief Manager (HR). Admin Office Rajkot	0281-	7600036001
11—The chief manager (HR). Admin. Office Surat.	0261-2236003 0261-2236004	7600039000

3—Mount Abu
Hotel Shikhar
Nr. Petrol Pump
Mount Abu
Tel:-02974-238944
Application should be submitted to SBIOA
1st Floor, A.bad LHO
Tel. No.079-25507826/25508682
079-25508668

4---Vadodara.
Vakal Seva Kendra
Opp. Vadodara Stock Exch.
Nr. Parsi Agiyari
Sayajiganj. Vadodara
Contact Person
Rajesh V shah
M.No.9898272132
For Booking
Vijay Dawda
M.No.7600037834
Tarriff:- rs,500/- per day For SBI
Officers. Rs.600/- For others
Facility:- 2 A C rooms.

D---Award Staff Unions Guest House.

1---Ahmedabad.
Kampan Shruti SBI Empl. Union
1-Adit Complex. Opp. Krishna Dairy
Navrangpura. Ahmedabad 380009
Tel No. 079-26442626
M.No.9638035617

2---Ambaji
Hotel Roopali
Nr. SBI Ambaji Branch
Ambaji.

3---Mount Abu
R J House
Nr. Sofia School
Mount Abu.

4---Nathdwara
Hotel Surya
Nr. Bus Stand
Mandir Marg
Nathdwara

Tel.No. 02953-230778
02953-233888

Application should be submitted to Gen. Secretary
SBI. Empl. Union. 1st Floor SBI A.bad LHO
Tel No. 079-25502030/2003/1003

E---Bank Guest Houses.All at A'bad

1---Shahibag Guest House
Tel.No. 079-22866696

2---Vasna Guest House
Tel.No. 079-26620143

3---Goyal Towers. Ambawadi
Guest House
Tel.No. 079-26304661

4---Drive in Road Guest House
Tel.no. 079-27911061

F---Centres where banks Dispensary is there

Place	Doctors	Mob.No.
1—A'bad Local Head Office	Dr.Pratap Desai	9898069345
2—Admin. Office A,bad. Z.O.	Dr.Kajal Tank	7405273656
3—Commercial Br Ahmedabad	Dr. Sadaf Mansuri	7043345565
4—Bhaskar Avanti Flats. A'bad	Dr. Pravin Mehta	
5—Baroda Main Branch. Mandvi	Dr.Abhijit Mane	8055269020
6—Baroda Admin. Office. Z.O.	Dr.Jayesh Rana	9925057242
7---Gandhinagar	Dr.PriyankVora	9376108108
8—Admin. Office Surat	Dr.Mukesh Baldawa	9426841745
9—Navsari	Dr. Dharmesh Patel	9099072329
10—Bharuch	Dr.Kanak Kotia	9824250067

11—Rajkot	Dr.Sandeep	
Admin Office	Jhala	9558500444
12—Jamnagar	Dr.M M Patel	9904346750
13—Admin Office	Dr.Jitendra	
Bhavnagar	Shah & AD	
	Pandya	0278-2519146
14—Junagadh	Dr.J J Rachh	9426822671
15--Surendranagar	Dr.Praful	9426218848
	Vyas	
16—Nadiad	Dr.Mokhari	9825614109
	Wale	101

G---LIST OF BANK APPROVED LABORATORIES

NAME	ADDRESS	TEL.NOs
1—Apollo Hospital International	Plot-1-A. Bhat GIDC. G'Nagar	079-66701800/ 01/02
2—Apollo Hospital International City Branch	1-Tulsibag Scy Doctors House Ellisbridge.A'bad	079-66305800 079-26677588
3---Sterling Accuris	101 to 109 Sankalp Square. II. Nr. Old Sharda Mandir X Rd Ellis Bridge. A'bad	8128130000
4—Scientific Diagnostic Centre, Pathology & Radiology	G/14 White House Panchvati. A'bad	079-26449079
5—Greencross Pathology & Molecular Lab. Pathology/Radiology	201-Anilkunj Nr.Shefali Paldi. A'bad	9825314341 Dr. Mili Sharma
6---Shree Sai Pathology Laboratory	Pramukh Vatika Opp. BAPS. Swamy Narayan Mandir Shahibag. A'bad	079-25629000 079-25629091
7—Indian Red Cross Scy.	Nr. Khadi Bhavan Juna Vadaj. A'bad	N A
8—Unipath laboratory	3-Varun Palace 1 st Floor, Nehrunagar Char Rasta. A'bad	9824263933 Dr. Jigar Shah

AT BARODA

1—K K Nidan Kendra	Nr. Parsi Agiyari Sayajiganj. Baroda	N A
2---Dr. Kadakias Laboratory		0265-2416751 0265-2435422

AT BHAVNAGAR

- 1—Sainath Sornography Centre G/6/7/ Akar Complex. B'nagar 0278-2514747
- 2---Unipath Labs 6-Samir Complex Kalubhar Rd. Bhavnagar 0278-2513788 3004768
- 3---Sterling Acuris Suchak Medical Centre.Plot 54 A Kalubha Rd. B'nagar 7201044409

AT RAJKOT

- 1---H J Doshi Sarvajanic Hospital/Pathology/Radiology Malaviyanagar Gondal Road Rajkot 0281-2388994 95/96
- 2---Green cross Pathology Laboratory Sarvoday Sankul 10 Manhar Plot Rajkot 0281-2460848

AT GANDHINAGAR

- 1---Shraddhadip Green Cross Pathology Lab. i—Shiv Complex Sector 16, Nr.GH Circle.G'nagar 079-23222474 079-23222777
- ii—Block.910/2 Sector 7/C Opp. Civil Hospital Nr.GH-3 Circle Gandhinagar 079-23222900

AT BHARUCH

- 1—Sterling Acuris Station Rd. Bharuch 02642-266190

AT SURAT

- 1---Sterling Acuris Maher Park B Shop.5-10 Mezenin Floor. Athwa Gate Ring Rd. Surat 0261-4800700 4800800

AT JAMNAGAR

- 1---Sterling Acuris 203- Manek Centre P N Marg. Opp Income Tax. Jamnagar 0288-2770646 2661268 9824218822

AT NADIAD

- 2---Lifeline Pathology Laboratory Opp. Santram Mandir Nadiad N A

(Timings of Labs are from 08 AM to 08 PM)

**H---LIST OF HOSPITALS FOR
REMBS SCHEME.**

Name of Hospital	Address	Tel.No.
1—Appolo Hospital	Plot.1A Bhat G,nagar	079-66701800 01/03
2---Sal Hospital	Drive-in Road Ahmedabad	079-66115600
3---Sterling Hospital	Memnagar Ahmedabad	079-40011111
4---Shalby Hospital	S.G.Highay Ahmedabad	079-40203000
5---Siddhi Vinayak Hospital	Maninagar Ahmedabad	079-25471025
6---Samved Ortho. Hospital	Nr. Stadium Circle-A'bad	079-26465292 079-26562993
7---Sanjivni Super Speciality Hospital	Nr. Stadium Circle.A'bad	079-26306431 079-26306341
8---Apex Heart Institute	G-K mondeal Business Park Nr.Gurudwara Thaltej-A'bad	079-26842220
9---Dr. Pratap Desai Eye Hospital	23. Vishvakarma Complex-Stadium Rd. Ahmedabad	9898069345
10—Diva Eye Inst.	17-Parimal Scy Parimal Garden Ahmedabad	9824031864
11---Dr.Modi Eye Hospital	3-Jai-Mangal Scy Naranpura. A'bad	079-27416660 9824360097
12---Eye Care Hospital	1-Anshi Avenue Polytechnik A'bad	079-26446133
13---Narayan Hrudayalay Hospital	Monogram mill compound.Rakhiyal Ahmedabad	079-71222222
14---Cims Hospitals Pvt.Ltd	Nr.Shukan mall Nr.Science Ci ty Rd 72 to 75	079-27712771/
AT BHAVNAGAR		
1—Sterling Hospital	Plot-61-64 Iscon Mega City B'nagar	0278-3066600
2---Wockharts Hospital	Plot.1139. Sir Pattani Rd. Meghaninagar. Bhavnagar	0278-6444444

AT RAJKOT

- 1—Sterling Hospital Plot. 251. 150 ft. 02813911111
Raiya Circle. Rajkot
- 2---N M Virani Kalawad Road 0281-6694244
Wockhardt Hospital Rajkot
- 3---Dhakkan Hospital Kuvadwa Rd 0281-2456451
Rajkot. 0281-2472233
0281-2444084

AT SURAT

- 1—Shri B D Mehta Ring Road 0261-
Mahavir Heart Nanpura. Surat
Institute
- 2---BAPS. Pramukh Adajan Char 0261-2781000
Swamy Hospital Rasta. Adajan.Surat

AT ANAND

- 1---Shri Krishna Gokulnagar. 02692-222130
Hospital Karamsad. Anand02692-223010

AT BARODA

- 1---Sterling Hospital Opp. Inox 0265-2354455
Race Course
Baroda

I--Names of Bank approved**Specialist Doctors at Ahmedabad**

- Dr. Samir Dani Life Care Hospital 079-40204020
Cardiologist Nr. Sardar Patel 9824312300
Statue. Naranpura
Ahmedabad
- Dr. Ramesh Parekh Parekh Hospital
Surgeon Shyamal Char
Rasta. Ahmedabad 079-40219998
- Dr, Vinod Khandhar Medicare, 5th Floor
E.N.T. B/h Townhall
Ahmedabad 079-26575330
- Dr. Pratap Desai 23.Vishvamitra 079-26564547
Eye-Surgeon Complex. Golden 9898069345
Triangle. Stadium Rd
Ahmedabad

Dr. Desais timings:- 9.30 to 11.30 am
5.00 to 7.30 pm

He is also SBIs Chief Medical Officer & will be available
In the LHO Bldg. between 13.00 to 16.00 hours. **122**

J--Medical Schemes

Details of Re-introduced REMBs, SBI Health Assist (Policy B), SBI Health Care (Policy A), e-Pharmacy & TPA are available in chapters 5 to 9. But for ready reference details of TPA, for our circle are given below.

Raksha Health Insurance TPA pvt. Ltd. Has been appointed as TPA for all Gujarat Zones i.e Ahmedabad, Gandhinagar, Vadodara, Surat and Bhavnagar. Their Ahmedabad address is

Space House 32. Tel No. 079-48964433
3rd floor, Nr. Mithakhali Circle M.9029070051
Navrangpura. Ahmedabad Toll free Customer
380009. Care.1800 180 1444

Email address:-crcm@rakshatpa.com

They have been appointed for both the schemes A & B. Their following representatives are sitting at various centres for attending our day to day problems, queries etc. Their names and contact details are given hereunder.

1—Ahmedabad.

Shri Mitesh Magnur

M. 7228930438

e-mail:-sbihelpdeskahmedabad@rakshatpa.com

2—Gandhinagar

Ms. Himani Pandya

M.7228930439

e-mail;-sbihelpdeskgandhinagar@rakshatpa.com

3---Rajkot

Shri Devang Mehta

M.7228930435

e-mail:-sbihelpdeskrajkot@rakshatpa.com

-4---Bhavnagar

Shri Naresh Bhoj

M.7228930434

e-mail:-sbihelpdeskbhavnagar@rakshatpa.com

5---Surat

Shri Ms. Bistupriya

M.7228930436

e-mail:-sbihelpdesksurat@rakshatpa.com. **123**

6---Vadodara

Ms.Riddhi Chauhan. M.7228930437

Email:-sbihelpdeskvadodara@rakshatpa.com

7---For members of original REMBS Scheme

Those pensioners who are the members of original REMBS Scheme and whose balance is below Rs.3 lakh as on 1-6-2020 will not be covered under Insurance. They will be governed by the rules applicable to this Scheme.

- a)---They will submit their medical bills to Zonal Office, who will pay it by debit to Trusts account
- b)---They will not get any card but the I D card cum passbook issued at that time will be valid.
- c)---The format for claiming reimbursement of medical bills is given at (**Annexure XVII**)
- d)---The reimbursement will be available at 1% of total limit during the year. I.e. if your limit is Rs 7 lacs, you can get reimbursement upto Rs.7000/-
- e)---The diseases covered as per the scheme are
- | | |
|----------------|---------------------------|
| Cancer, | Appendicitis |
| Diabetes | Hernia |
| T.B. | Kidney failure/Transplant |
| Paralysis | Knee/Hip replacement |
| Prostate | Brain Hemorrhage |
| Tumor | Cirhossis of Liver |
| Cataract | Parkinson Disease |
| Cardiac Arrest | Aljheimers |
| Cornea/Ratina | Major Accident |
| Replacement | Removal of stone |
| | In Gall Bladder |

You can get reimbursement afterdischarge

From Hospital for foliowing diseases

Paralysis, Cancer,Arthritis,Diabetes,

Kidney Failure

ANNEXURE I

APPLICATION FOR SANCION OF FAMILY PENSION

State Bank of India

APPLICATION FOR RELEASE OF FAMILY PENSION
(Already where family pension is sanctioned)
(TO BE SENT IN QUODRUPPLICATE TO PPG DEPTT)

1---Name of the
Applicant:-

2---Name of the deceased
Employee/Pensioner of
The Bank.

P F Index No.

3---Name of the deceased
Employee/pensioner
(To be supported by death cert.)

4---Full address of the applicant/
Beneficiary/ies

Phone No./Mob.No.

5---Name & age of the surviving widow and children
Of the deceased employee/pensioner
Applicants name should also be included

Sr No.	Name	Relationship With the Deceased Employee/ pensioner	Date of Birth.	Occupation	Income
--------	------	--	----------------------	------------	--------

6--Name of the Branch

Pension is to be paid

Branch Code No.

Pension a/c No.(SB)

125

DOCUMENTS ATTACHED

i---Death Certificate

- 7 ii---Savings Bank a/c opening form
(with two passport size photographs
If account holder is illiterate)
iii---Certificate of age in case of
minor child
-

- a)---I declare that above particulars
are correct
b)---I have not remarried after the
death of my husband./wife who
an employee/pensioner of your
Bank.
8 c)---I have not been employed/gainfully
employed I shall inform the Bank
as soon as I am employed/gainfully
employed. (In case of eldest son).
d)---I am not married nor employed
gainfully employed.I shall inform
the Bank in the event of a change
or any of these statuse. (In the
case of elder daughter.)
-

Signature/Left/Right hand thumb
Impression of the applicant.

Signature Attested/verified/
Thumb impression taken before me.

Branch Manager/Head of the Deptt..

ANNEXURE II
TABLE FOR COMMUTATION FACTOR

Age as on next Birthday	Commutation value as expressed as No. of yrs. purchase	Age as on next birthday	Commutation value as NO. of years purchase
17	18.21	18	18.07
19	17.93	20	17.78
21	17.62	22	17.46
23	17.29	24	17.11
25	16.92	26	16.72
27	16.52	28	16.31
29	16.09	30	15.87
31	15.64	32	15.40
33	15.15	34	14.90
35	14.64	36	14.37
37	14.10	38	13.82
39	13.54	40	13.25
41	12.95	42	12.66
43	12.35	44	12.05
45	11.73	46	11.42
47	11.10	48	10.78
49	10.46	50	10.13
51	09.81	52	09.48
53	09.15	54	08.82
55	08.50	56	08.17
57	07.85	58	07.53
59	07.22	60	06.91
61	06.60	62	06.30
63	06.01	64	05.72
65	05.44	66	05.17
67	04.90	68	04.65
69	04.40	70	04.17
71	03.94	72	03.72
73	03.52	74	03.32
75	03.13	76	02.94
77	02.75	78	02.56
79	02.38	80	02.20
81	02.02	82	01.84
83	01.67	84	01.50
85	01.33		

ANNEXURE III
SBI PENSION LIFE CERTIFICATE

Certified that Shri/Smt
A pensioner of the Bank appeared before me and
signed affixed his/her signature/Thumb Impression
below in my presence

Signature

Branch Manager
Office Seal

P F Index No

Name of pensioner

Retired from

Designation at retirement

Date of Birth

Date of Retirement

Blood Group

Name of the Spouse

Date of Birth of Spouse

Address

Mob. No.

Pension Paying Branch Code No.

Pension Account Number

Signature of the authority
Issuing Identity Card with Seal
(If Found Please Return to nearest SBI Branch)

**ANNEXURE IV
DECLARATION CUM LIFE CERTIFICATE
FAMILY PENSIONER**

WIFE

I smt. _____ widow of
late shri _____ PF Index No _____
a deceased employee/pensioner hereby declare that
I have not remarried till date. I undertake to inform
the Bank in the event of any change in this position.

ELDEST SON

I shri _____ eldest son
a deceased employee /pensioner hereby declare that
I am not employed till to-day the _____ day of
202 ____ /I am employed and my monthly income
from such employment is Rs. _____. I undertake to
inform the bank as soon as there is a change in this
position.

ELDEST DAUGHTER

I kumari _____ eldest unmarried
daughter of late shri _____
a deceased employee/pensioner hereby declare that
I am neither married nor employed till to-day the
day of _____ 202 ____ /I am employed and my monthly
income from such employment is Rs. _____.
I undertake to inform the bank as soon as there is a
change in this position.

Signature/LTi of wife

Eldest son/daughter

Date

Signature in my

presence

Branch Manager

Office seal

ACKNOWLEDGEMENT

Certified that smt/shri _____
Wife/son/eldest daughter of shri _____
a deceased employee /pensioner of the Bank appeared
before me to-day and signed/affixed his/her LTI below
in my presence

Branch Manager

Office Seal

FOR LEGAL GUARDIAN

I smt/shri _____ legal
Guardian of Master/Miss
eldest son/daughter of late shri
a deceased employee/pensioner of the Bank hereby
declare that Master/Miss
is alive as on the date, the _____ day of _____ 2020.
and undertake to intimate the Bank as soon as there
is a change in this position.

Signature/LTI of the
Legal Guardian of
Master/Miss
Eldest son/daughter of
the deceased employee
pensioner.

Date:-

Signed in my presence
Branch Manager/
Gazetted Officer
Office Seal

ACKNOWLEDGEMENT

Received Life Certificate from shri/smt
PF Index No _____ for the year 202

Branch
Date

Branch Manager

ANNEXURE V
LETTER OF INDEMNITY
(Family Pension)

Rs.300/-

To
The Branch Mnager
State Bank of India

This indemnity executed at _____ This
20—by shri/smt _____
Wife of/son of/daughter of late shri _____
bind myself in favour of State bank of India,
a Banking Company established under the SBI
Act 1955 and having its Central Office at Mumbai
(hereinafter referred to as 'The Bank' which term
shall unless repugnant to the context include its
Successors and assigns) for any loss caused to
the Bank for any wrong access or overpayment
of family pension(which term shall include any
relief thereon) made to me/credited to my account.

2---And whereas the Bank has on behalf of the
Trustees of the Imperial Bank of India
Employee's Pension & Guarantee Fund/
State Bank of India Employee's Pension Fund
has agreed to pay and is paying the family
pension due to me by credit to my S.B. account
at _____ Branch of the Bank.

3---And whereas in terms of the family pension
Scheme formulated by the Bank, I am required
to open a special S.B. account (in single name)
in which except family pension amount no
other credit would be permissible.

4---Now this indemnity witnesseth that in pursuance of this agreement I do hereby covenant with and undertake to the Bank to refund on demand (such demand being conclusive) and without demur and without prejudice to the Banks rights of set off or lien any wrong, excess or overpayment made to me by way of credit to my above account on account of notice of my death or change in any other status of myself rendering me ineligible family pension is not brought to the notice of the Bank immediately or received by the Bank after considerable period or for any other reason and agree that the Bank is entitled to recover the said amount by debit to my account.

5---That the bank shall be entitled to furnish to the trustees of the said pension fund or any authority of the Bank, such information relating to the account, family pension or my other funds and dealings as may be called for by such trustees or the Bank from time to time.

I hereby agree that the Bank is entitled to exercise even without a prior notice the right of set off on account of any wrong, excess or overpayment made to my account against the balance standing to my credit in the account and/or in any other account in my name and/or any other funds/securities held or come to be held on my behalf of the Bank.

In witness whereof I have hereunto subscribed my Name at _____ on the _____ day of _____

Witness

Signature

Branch Manager

P F Index No.

Branch

132.

**ANNEXURE VI
NOMINATION FOR FAMILY PENSION
DISABLED CHILD**

Name of the Branch
& Code No. circle
Place Date

- 1—Name of Employee:-
2—P F Index No. :-
3—Designation/Grade
4---Permanent Address
of the employee
- 5---Date of Birth
6---Date of appointment
In the Bank
7---Date of confirmation
8---Date from which service
counts for pension
9---details of the member of the
family including the name of
children with disabilities& to
whom the family pension will
be payable afterwards

Sr.No.	Name of the Family member Including Disabled child	date of birth	relationship with employee	Details of disabled child with Cert. of civil surgn
--------	---	---------------	----------------------------------	---

I hereby declare that the above particulars of my family are correct and I agree that the family pension is payable subject to terms & conditions as stipulated in relevant rules & regulations. Instructions of the Bank from time to time,of family pension scheme in force at the relevant time

Yours faithfully

(Signsture/LTI)

Two witness
Name
Signature
Designation
Address

Members signature
verified by me

Br. Manager/Head of the
department

ANNEXURE VII
LIST OF PATHOLOGICAL TESTS TO BE DONE
AT BANK'S APPROVED LABORATORIES

1—CBC	Complete Blood Counts
2---ESRC	For knowing Infection
3---Urine Routine Microscopic	Normal check up
4---Blood Sugar Fasting &P.P.B.S	For Diabetes
5---Serum Creatinin	For Kidney
6---S.G.P.T	For Liver
7---S.G.O.T	For Liver
8---Lipid Profile	For Cholestoral
9---Uric Acid	For Contents of Acid
10—T/3-T/4-TSH	For Thyroid
11—H.B.A.C	For Diabetes
12---Blood Urea	For Contents of Urea
13---Serum Bilrubin	For Jaundice
14---Serum Alkaline Phosphates	For Contents of Alkohol & phosphates
15---Stool Routine	For Normal check up
16---Blood Routine Culture Urine,stool,cough,pus	For Sensitivity of Antibiotics
17---Blood	For Malarial Parasites
18---Blood Sugar	For Diabetes
19---Serum Cholestorel	For Cholestorel
20---Blood Group	For knowing blood Group
21---Bleeding & Clotting time	For Gynac Problem
22---Protombin time Test	For Liver
23---Widal Test	For typhoid
24---Blood G-6-P	For Enzyme Deficiency
25---Tuberculin Test	For T.B.
26---Digital X-ray	Per Plate
27---E C G	Cardiogram for Heart
28---Sornographic Test	Single Part/Multiple Part
29---Pap Smear	Cancer (Gynac)
30---Prostate Specific Antigen	Prostate
31---Dengue Test	To check Dengue Fever
32---Serum Electrolyte Test	To check Sodium/ Potasheum.

For this you will have to take letter from Bank's Dispensary
(Last 4 tests vide Cir CDO/P&HRD-IR/4/2019/20 5-4-19)

**ANNEXURE VIII
LIST OF HOLIDAY HOMES
GUEST HOUSES & BANK'S
VISITING OFFICER'S FLATS**

Ahmedabad Circle	Hotel	Tel.No
Dwarka	Hotel Dwarka Residency	02892-235032
Veraval	Hotel Rajdev	02862-42830/31
Amaravati Circle		
Tirupati	Sheshadri Shikhar Apt. D-19-42-52-105 B/h Reliance Mart	8712793587 0877-2222117
-Do	SBI. Admin. Office	0891-6444410
Vishakhapatnam	Nr. Waltair Club Nr. Governor Bung.	9676169102
Bangalore Circle		
Bangalore	Binnyston Garden Hotel Bangalore Hotel Adiga	080-23114768 8023114768 9945333999 9901999791
Mysore	Shivanna Complex SBI Holiday Home D/1 Bhavna Aptt.	0821-2512703 0821-4283101 9980917586
Mangaluru	SBI Holiday Home	0824-4252350
Kollur	SBI Holiday Home	9448327447
Bhopal circle		
Bhopal	Hotel Surabhi	0755-2551006
Ujjain	Hotel Ashraya	0734-2519301 to 4
Indore	Hotel President	0734-2519301/02
Jabalpur	Hotel Samdareeya	0761-2413400/442
Khajuraho	Central Hotel	9893912166
Panchmadhi	Hotel Panchmadhi	07578-252170
Gwalior	Sugar Palm Hotel	0751-4013311 2342117

Bhuvaneshwar Circle

Bhuvaneshwar	Saubhagyanagar	9778263438
Puri	SBI Holiday Home	9861509485
	Hotel Sai Leela	9437134134
	Hotel Naik Beach Resort	8658164566

Chandigarh Circle

Chandigarh	SBI Staff Colony	0172-2611612
Chandigarh eSBOP	SBI Holiday home	N A
Chandigarh eSBBJ	SBI Holiday Home	N A
Dalhousee	SBI Holiday Home	9816577617
DalHousee	Hotel Surya Resort	01899-242158
Katra Jammu	SBI Holiday Home	01991-232062 232400
Katra	SBI Holiday Home	N A
Katra eSBOP	SBI Holiday Home	01991-232062 232400
Manali	Manali Cooperative Housing Scy	01902-253270 9816577617
Shimla	hotel Greenwoods	9816140256 0177-2831129 283584
Shrinagar	Hotel Shangrilla	0194-25000926 2500988/2501042
Palampur	Hotel Holiday Home	9816197412
Amritsar eSBBj	Hotel fairway	N A
Amritsar eSBOP	Hotel M C Intl	N A

Chennai Circle

Chennai	Hotel Royal regency	044-25611777
Kanyakumari	Hotel Pushpam	9994560732
Kodaikanal	Hotel Jai	9715604432 04542-241425 240344
Madurai	Hotel Internatnl	9894621856

Rameshwaram	Hotel Saravana	04573-223367
Udhagamandalam	Hotel Khems	0423-2444188 2441635/636
Vellore	13 th street PhaseII	9150541970
Velakanni	Hotel Seagate	04365-263910
Jaipur Circle		
Jaipur	Hotel Aroma	0141-2365898 3234369
	Rasika Home Stay	0141-2297557
	Hotel Kostarica	0141-2297722
Jodhpur	Hotel Paras Inn	9772240711
Kota	Hotel Guard Chandiram	7445131619
Udaipur	Hotel Sapphire	0294-2434440/41
Mount Abu	SBI. Holiday Home	7791817836
Jaisalmer	Hotel Vrinda Palace	02992-251625
Kerala Circle		
Thiruvananthapuram	Hotel ETR	9446560825
Ernakulam	Hotel Marina	9646552904
	Hotel Eliza Plaza	7766236526
Guruvayur	Anjam Smrithi Mandiram	9447495751
	Krishna Garden	7293930000
	Hotel Elite	0487-2556215
Munnar	Hotel Sujatha Inn	9746461773 04865-232770 232880
Thekadee	Hotel S N International	04869-224355 320361
	Hotel Kumily Gate	9446432079
Kumarakom	Ashirwad heritage Resort	2527070/ 2527100
Wayanad	The Woodlands	04936-202547
Alappujha	Jaquelin Cruise	9746325436

Kolkata Circle

Darjiling	Hotel Aristocrat	9832363189 033-35307183
Digha	SBI Holiday Home	03220-266293 7063234129
Gangtok	Hotel Mountain Retreat	0359-205670
Kolkata	Hotel Swagat	033-24766262 9831722222
Port Blair	House of Smt Prabhavati	03192-2317
Pelling	Hotel Apline	03529-258713
Shantiniketan	Bagnan Para	9434132549

Lucknow Circle

Allahabad	Civil Lines	7897991714
Lucknow	SBI Offrs. Flats	8874467575
Varanasi	Kumud Villa	9335416357
	Anandnagar	9235793383

Mumbai Circle

Aurangabad	SBI Staff Quarters	0240-2482864
Lonavala	SBI Holiday Home	0211-4277393
Panchgani	JRG Estate	9850603662
Panaji Goa	SBI Holiday Home	0832-2224832/ 833/834
Shirdi	Hotel Sai Awas	02423-256363
Parvorim Goa	Pariso De Goa flats	0832-2413026
	Hotel Le	9822142928
	Magnifique	0832-6511651
Mumbai	Kanti Park Flats,Borivali	7028166737 9892854486 7039346955
Mumbai	RNA Springs Flats. New Andheri West	8425932065
Mumbai	Balaji Krisnamurty Flats. Mulund	8454933839

Delhi Circle

New Delhi	Square Oak Hotel	5624044233 9910900330
	South Indian Hotel	9313009662
	Hotel Elegant	9711882756
	Hotel Crest Inn	9810419154
	Hotel City Inter.	9910234320
Haridwar	Hotel Jagat Inn	8532854686
	Hotel Alpana	9412210146
Masoori	Hotel Bassera	9837170142
Nainital	Hotel Woodlands	7458504267 05942-236441
	Agra	Hotel Jyoti
	Continental	9358039920

North East Circle

Guwahatti	Sarvoday Path	9864490428
Shillong	Lohan Last Stop	9436104577
Jorhat	-Do	9436104577
Kaziranga	Lakosta Tourist Lodge	N A

PATNA Circle

BodhGaya	Shakya Guest House	85211 66115
Deogarh	Barmaia Cir,Rd	9430152465
Patna	Waheja murtaza	9481412388
Patna	SBI Guest House	0612-212660
Ranchi	Kilburn Colony	8987458787
Ghaziabad	Vaishali	9431056158

Telangana Circle

Secundrabad	Karishma Homes	9885295507
Hyderabad	Begumpet	040-232224652
Bengaluru	Bengaluru, Mysore, Hubli	

B--HOW TO BOOK HOLIDAY HOME

i--Download the application form from H R Deptt of the respective circle under head Staff Welfare, the application form.

ii--Forward it through the current branch of the serving employee or the pension paying branch of the retiree.

iii—Room rent:- Officers Rs.20/- per day.

Clerical Rs.10/- per day,

Substaff Rs.05/- per day

**D---OFFICERS ASSN/AWARD STAFF UNION
PENSIONERS ASSN/ GUEST HUSE.**

Ahmedabad Circle.

Officers Association

Ahmedabad Transit House:-

Tel:- 079-26623267

Block 401/402

Krishna Aptt

Nr.N. I. D.

Paldi. Ahmedabad

Maheshwari Bhavan

Nr. Agarwal Bhavan

Aditya Rd Dwarka

Dwarka

Tel.-02892-235703

Mob- 9824284702

Mount Abu

Tel.02974-238944

Hotel Shikhar

Nr. Petrol Pump

Mt. Abu

Application should be submitted to

Gen secretary-SBIOA- 1st Floor A'bad LHO

Tel.079-25507826/25508682/25508668

Guest House At Baroda. SBIOA

Vakal Seva Kendra

Opp. Vadodara Stock

Exchange. Nr. Parsi

Agiyari, Sayajiganj

Vadodara

Contact Person

Rajesh V Shah

M.9898272132

For Booking at

Paresh Dhulia

Guest House

M.8488916577

0265-2361677

For Booking

Vijay Dawda

M.7600037834

Tariff

Rs.500/- SBI Officers

Rs.600/- Others

Two double bed A C rooms.

Award Staff Uniun

Ahmedabad

Tel-079-26442626

Mob.9638035617

Kampanshruti SBI

Employees Union

1-Adit Complex

Opp. Krishna Dairy

Navrangpura. A'bad

Ambaji

Hotel Roopali

Nr.SBI Ambaji Br.

Ambaji

Mount Abu

R J house

Nr. Sofia School

Mount Abu

Nathdwara

Hotel Surya

Tel-02953-230778

Nr. Bus Stand

02953-23

Mandir Marg

Nathdwara

Application should be submitted to G.S SBI.EMP.

Union. 1st floor. SBI Bldg. Bhadra. Ahmedabad

Tel:-079-25502030/2003/1003

SBI Pensioners Assn. Mumbai Circle

Guest House at Panaji Goa

Address:- (Not for Correspondence)

SBI Pensioners Assn. Guest House

Bldg. F Flat No. F/5 First Floor

Madhuban Complex Co-Op. Housing Scy Ltd.

Tambdi mati. St. Inez. Panaji goa

403001.

Contact Nos.

Shri Isac H Dias:- M. No. 8698214924

Shri Mohan Parvatkar:- M.No. 9422387548

Shri Prakash Mashekar:-M.No. 9764315873

Shri K V Gopinathan M.No. 9822983960

Accomodation.

A.C.Room. Charges Rs.1000/- per Room

Non-A C Charges Rs.0300/-per person

Payment:- Credit amount to S B a/c

No.11031490633. SBI Pensioners Association

Mumbai Circle maintained with SBI Panaji

Branch

Advance payment of entire period of stay(Not refundable) should be made.

Original Identity Card and its Photo copy should be kept with you.

There is no care taker.

**BANK'S GUEST HOUSE &
VISITING OFFICERS FLATS**

PLACE	AREA	TEL. NO.
Agra	Lawyers Colony	01991-7100710
Agra	Tulsi Enclave	9972094444
Ahmedabad	Shahibag Guest House	079-22866696
	Vasna Guest House	079-26620143
	Goyal Towers.Ambawadi	079-26304661
	Drive in Road GH	079-27911061
Amritsar	Officers Colony	01835-0129827
Aurangabad	SBI Gulmahor Col.	02402-481119
	Bhagyanagar	
	Nanded	02462=253709
Bhagalpur	Khazpur 55	0641-2403279
Bhopal	SBI Colony	
	Charimly	0751-4288488
Bhubaneshwar	Gajpatinagar	0674-231828
	Nageshwar Tang	0674-231828
Chandigarh	Sector 8 C	0172-2774584
	Sector 42 C	0172-2622423
Dehradun	Indranagar	0135-2675525
	Tegbahadur Rd	0135-2675525
Dimapur	Super. Mkt.Bldg	03862797112
Dibrugarh	Hotel Devika	0373-2324756
Ernakulam	kuruvithdham.Bg.	0471-16432460
Gupta Kashi		
Rudraprayag	Gupta Kashi	0136-4247217
Guwahatti	Hotel Ambrish	0361-2346709
	Rukimininagar	9859829038
	Rukimaninagar	0361-2233806
Gwalior	RBO ZO Compound	0755-2447331
Haridwar	Sector 5 Ranipur	0133-4265482
Jaipur	Tilaknagar	0141-2620958
	Hotel Chandragupt	0141-2206302
Jammu	Opp. SBI. Z.O.	0191-2473082
Jorhat	Malowalo Mkt.	0376-2321951
Katra Jammu	Hotel Ambica	01981-2324400
Karan Prayag	Karan Prayag 46	0136-3244222
Kolkata	19D Golf Club Rd	033-24140810
	19 Convent Rd	033-22270726
Meerut	shastrinagar	0121-2760738

Mumbai	Shantacruz(E)	022-22855562
	Churchgate	022-26445242
	Kings Circle	022-24081755
	Borivali	022-26445242
Mussoorie	The Mall	0135-2633870
Muzaffarnagar	Sheopur Club Rd.	062-22113
Nagpur	12 Crorepati lane	0712-6462701
Nainital	Mallital	0549-42239811
New Delhi	G-56 east of Kailash	011-41326575
	New Friends Colony	011-26839038
	E-11-A East of Kailash	011-26291665
Panaji Goa	State Bk Bhavan.	
	MG Rd	0832-2226091
Patna	Sr.Officers Rest	
	Complex	0612-2230399
	Rajendranagar	0612-2685141
Pune	SBI Gulmahor Aptt	9822262191
Ranchi	Ashoknagar	0651-2242824
Shillong	Don Bosco square	0364-2226467
Shimla	Hotel D M Residency	017726
Srinagar	Hotel Shangrilla	0194-2477376
Thiruvnath	SBI Vis. Officers	
Puram	Flat 3 A	0471-2337032
	Opp. Nirmala bhavan	
	School	0471-695003
	Vrindavan Colony	0471-2441501

ANNEXURE IX
FORMAT FOR ISSUE OF IDENTITY CARD

To DGM/AGM/CM/BM
State Bank of India

Photo

Zonal Office/Branch

Dear Sir

I request you to kindly arrange to issue me pensioner Identity Card as I am retiring on

My bio data is furnished below. I am enclosing two passport size photographs of myself & spouse

1—Name

2—Designation

3—P.F.Index No.

4—Date of Birth

5—Date of Retirement

6—Blood Group(Doctors Cert. Enclosed)

7—Post Retirement address

8—Tel No./Mobile No.

9—Pension Paying Branch

Its Address & Code

DETAILS OF SPOUSE

10-Name of the spouse

11-Date of Birth

12-Blood Group(Doctors Cert. enclosed)

Signature of the
Employee

Signature of the
Spouse

FOR OFFICE USE

1:- Identity Card issued on

2:-Branch Advised on

vide letter No.

Signature of card
issuing Officer.

ANNEXURE X
REINTRODUCED RETIRED EMPLOYEES
MEDICAL BENEFIT SCHEME
FORMAT FOR CLAIMING RE-IMBURSEMENT
OF MEDICAL BILLS
DOMICILIARY TREATMENT

A:- Details of Primary Insured

Policy Number:- _____

Employees I D No _____

Employees Branch Location: _____

M D India I D No. _____

Employees Name _____

Address _____

Phone/Mobile No. _____

E-mail I.D. _____

B---Details of Insured

Person Hospitalised

Name _____

Gender Male/Female Age:- Yrs. Mths

Date of Birth

Relationship to
Policy Holder

Self/Spouse/Child/Father/Mother

Occupation

Service/Self-employed/Student
Retired/Other

C---Details of Claim

Name of Treating Doctor

Commencement
of Treatment

End of Treatment Date

Domiciliary
treatment For

D--- Claim Documents Submitted

Claim Form Duly Signed

Illness Certificate by treating doctor
with duration

Pharmacy prscription by treating Doctor

Investigating Bills/Cash Memo

Investigation reports

Treating Doctor Consulting Charges

Cash Receipts

Total No. of Claim Documents Submitted

E---Details of Bills Enclosed

Sr No.	Bill No.	Date	Issued By	Amount

I hereby declare that the information furnished in this form is true and correct to the best of my knowledge and belief if I have made any false statement, suppressed or concealment of any material fact with respect to questions asked in relation to this claim, my right to claim re-imb. be forfeited. I also consent authorize TPA/ Ins.Co. to seek necessary medical information/documents from any hospital/medical practitioner who has attended on the person against whom this claim is made. I hereby declare that I have included all the bills/receipts for the purpose of this claim & that I will not be making any claim except the pre/post hospitalization claim.

Date

Place **146**

Signature

ANNEEXURE XI
SBI PENSIONERS LOAN

APPLICATION CUM AUTHORITY LETTER

The Branch Manager
State Bank of India

Branch

Dear Sir/Madam

Please grant me a Demand Loan of Rs.

Rs.(in words) _____ only
under your Bank's SBI Loans to pensioners Scheme
to enable me to meet certain personal expenses.

Details of my monthly income etc. are given below.

i—My Pension Account No.

with your Branch

ii- My monthly income is as under

a)—From Pension . Rs.

b)—From Other Sources Rs.

Total

Rs.

iii—Details of other Accounts with

a—A/c No. SBI Br. Rs.

b---A/c No. SBI Br. Rs.

c--

d—

2---I undertake to repay the proposed loan together with interest at the rate applicable, which is currently % above base rate, plus interest tax effective current rate of interest % p.a at monthly rests, in equated monthly instalments (EMIS) commencing from the month of
I also undertake the amount of (EMIs) is only a notional amount fixed on the basis of the current rate of interest which is subject to change from time to time and that I will be liable to liquidate residual amount, if, any, remaining outstanding in my Demand Loan Account, after the aforesaid repayment period.

3---I hereby authorize you to recover the amount of equated monthly instalments of Rs. from the pension payable to me every month to cover the EMIs till the entire loan amount together with interest etc. has been fully recovered by the Bank.

4---In the event of my default, owing to my death incapacity or any other reason, for that matter I authorize you to adjust and set off the entire amount of default as deemed fit by the Bank from any of the accounts maintained by me with the bank.

Signature

Full Name

Residential Address

Place

Date

FOR OFFICE USE ONLY

i--Monthly Pension Payable(Net) Rs

ii-Effective Rate of Interest % above p.a. with monthly rests.

iii—Eligible Amount (Maximum) Rs.

a)-PENSIONER (12 monthly pension as in (i) above or Rs 1 lac whichever is lower)

b)-FAMILY PENSIONER (9 monthly pension as in (I) above or Rs.50000/- whichever is lower.

iv—Amount of loan suggested for Rs.

v---Loan repayable in No. of EMIs

vi—Equated Monthly Instalments Rs.

Sanctioned a Demand Loan of Rs.

Rs.(In words)

only to shri/smt

to be repaid in EMIs of Rs. each recoverable from monthly pension payable in his/her a/c No.

A suitable Note for recovering the amount of EMIs beginning from the month of has already been taken in the relevant records

Recomending Authority Sanctioning Authority

**ANNEXURE XII
SBI EMPLOYEES MUTUAL WELFARE
SCHEME.**

CERIFICATE OF NON MARRIAGE

I hereby declare that I have not remarried till date and I undertake to inform the Bank in case such event takes place.

PLACE
DATE
I certify that to the best of my knowledge and belief the above declaration is correct.

Signature
Name of beneficiary
under the scheme

Name:-
Designation of
Authorised Official

STATE BANK OF INDIA EMPLOYEES
MUTUAL WELFARE SCHEME
LIFE CERTIFICATE

Certified that I have seen the beneficiary
Shri/smt
recipient of monthly financial relief under
SBI EMPLOYEES MUTUAL WELFARE SCHEME and
He/she is alive on date.

PLACE
DATE
NAME:-
Designation of the officer

Signature

ANNEXURE XIII
APPLICATION FORM FOR DOORESTEP
BANKING SERVICES THROUGH DOORSTEP
BANKING AGENT

Name of the
Customer _____
Address as
Per Br. Record _____

Mobile No. _____
e-mail I D _____

To
Branch Manager
State Bank of India

Branch
Madam/Sir

I/we am/are maintaining a S.B. a/c Current a/c NO
In your branch.. I/we
wish to avail the Doorstep Banking Services in the
above mentioned account.

2---I/we confirm that I/we am/are eligible to avail
services under Doorstep banking and the Bank
may debit my account with the applicable
charges for the services sought/availed.

3---I/we understand that at present Bank is
providing non-financial services such as cheque
pick up for collection /clearing, Cheque Book
registration slip pick up, & delivery of TDR and
statemnet of account and financial services of
cash pick up for deposit and cash payment
from my/our a/c under DSB services. Bank
may amend/withdraw any of the services
offered without any notice to me/us.

4---I/we understand that the services request
shall be registered by placing the request
on Toll Free Number-1800-1111-03 through
my/our registered mobile number.

The service request can also be registered through YONO App and Internet Banking Channel. The services shall be available through Doorstep Banking Agent(DSA) deployed on behalf of the Bank. Services like Cheque Book, TDR advice and Statement of Account shall be delivered directly through post? courier.

5---I/we affirm and declare that I/we have read and understood the terms & Conditions related to DBS offered by SBI on payment of service charges and applicable taxes as decided by the Bank from time to time and sign an undertaking in this regard

Yours Faithfully

Verified

(Signature/Thumb
Impression.

Branch Manager
Authorised Officer
Officer of the Bank.

Place

ANNEXURE XIV
**APPLICATION BY RETIRED EMPLOYEE/
OFFICER FAMILY PENSIONERS FOR
ASSISTANCE IN MEETING MEDICAL
EXPENSES IN RESPECT OF IDENTIFIED
CRITICAL DISEASES**

Sr.No. Employee Details/Particulars

1---Name of the retired
Employee/Family
Pensioner

2---Name of the retired
Employee in case of
Family Pensioner.

3---P.F.Number

4---Address & Mobile No.

5---Grade in which the
Employee Retired

6---Name & Code Pension
Paying Branch

7---Account Number

8---Name of the family member
Hospitalized/undergoing
Treatment & relationship
& relationship with Retd. Employee

9---Particulars of Treatment
Name of the disease
Period of Hospitalisation/Treatment-

10---Total Expenses incurred

11---Insurance Cover available if any
Policy No.
Amount

I certify that the above particulars are true to the best of my knowledge.

Signature of the retd. employee/F.P.

We have scrutinized the application & recommend it for Corp. Centre Consideration.

Place Date **152** Dy. Gen. Manager(B&O)

FOR CALCULATION AT CORPORATE CENTRE

Sr No.	Particulars	Details
--------	-------------	---------

1---Total Expenses

2---Amount Payable under
Medical Scheme/Insurance

3---a)---Amount (1 minus 2)

b)---50% of the above amount i.e 3(a)

c)---Admissible Assistance (Min. Rs.5 lacs)

4---a)---Amount (Item 1 minus Rs. 3 lacs)

b)---50% of the above amount
i.e. 4(a)

c)---Admissible Assistance(min Rs 5 lacs)

Approved an Amount of Rs

Decline with Reason

General Manager
(OL&CS)

DGM(PM&PPG)

Chief Medical
Officer

(Committee Members)

Date:-

**ANNEXURE XV
SBI EMPLOYEES MUTUAL WELFARE
SCHEME**

NON-EMPLOYMENT CERIFICATE

I declare that neither my wife nor I is serving and getting medical benefit from any establishment

PLACE

Signature

DATE

Name of
beneficiary

I certify that to the best of my knowledge and belied the above declaration is correct.

Signatue

Name:-

Designation of
the authorised
official

Branch Manager is requested to send all the certificates duly attested to:-

The Chief Manager, SBI, H R Section Zonal Office

**ANNEXURE XVI
FORMAT OF WILL**

I _____ son/daughter
residing at _____ make this
to be my last will and testament.

1---I hereby revoke all wills, codicils and other
testamentary documents made by me and
particularly my will dated _____

2---I am possessed of and absolutely entitled to
movable and immovable properties which
are described in schedule I to V attached
herein. Any mistake in the description or
any omission therefrom will not affect the
dispositions hereby made and this will deed
will apply to all my properties of whatsoever
nature and wherever situated and whether
standing in my name alone and jointly with
anybody else, if any name is first mentioned.

3---After my death, my wife/husband

Mrs.

Mr.

Is entitled to the amounts lying in my Bank,
specifically mentioned in schedule I, attached
to this will. This bequith shall have priority
over all other bequests and dispositions.

4---I bequith my immovable property(ies)
situated at _____ and centres
specifically menioed as item No. _____
mentioned in schedule II attached to this will
to my Shri/Smt/Ms _____
and item No. _____

to my Shri/Smt/Ms _____

&Shri/Smt/Ms _____

absolutely

5---I bequith the Gold/Silver ornaments & jewellery
Mentioned in schedule III to my

Shri/Smt/Ms _____

Absolutely.

6---I bequith the shares/securities/mutual fund
&PPF specifically describd in schedule IV to my
Shri/Smt/Ms _____ and
Shri/Smt/Ms _____

7--- I hold Insurance Policies for self/family for life cover as also property which is spelt out in schedule V to my will.

I bequith all my properties which are not mentioned in this will in favour of

Shri/Smt/Ms

And Shri/Smt/Ms

8---I bequith my miscellaneous assets in schedule VI as per details given therein.

I have made this will while I am in sound health and of good understanding.

In witness here of I have put my signature hereunder in the presence of witnesses on this day of 2020

Testetors signsture

Signed by the within named

IN THE PRESENCE OF WO WITNESSES

1---Name

2---Name

R/O

R/O

Signature

Signature

NOTE:- This is only a specimen. You can modify it as per your requirements.

IMPORTAT POINTS TO BE NOTED

i—Will should be signed by the maker with date.

If a person is not in a position to sign, he can place his thumb impression also, compulsorily in the presence of two witnesses.

ii—Where ever there ae cuttings in the will, you and your witnesses must sign on all pages.

iii—Witnesses should be younger to you so that if you are not alive, they can remain preset.

iv—It is not necessary that the will should be read by the witnesses. They should be known and of your confidence.

v—The beneficiary of the will can be a witness but it is not desirable.

- vi—It is not necessary to register your will but to avoid disputes, it is desirable.
- vii—The will prepared by you can be changed anytime. If more than one will is prepared, the last one will be valid and acceptable.
- viii—The witnesses should be the same in all wills.
- ix—after you have prepared the first will, you can amend it and change the distribution.
- x---Since the method of preparation is so simple destroy the earlier will, when you prepare the changed one.
- xi---If you have registered the first will, it is not necessary to register the changed will but it is desirable.
- xii---To avoid misunderstanding amongst the heirs it would be desirable to notarise the will or register it.
- xiii---Please keep the will at safe place and inform your son /daughter/nearest relative or friend.
- xiv---Please specify that who will get the property other than the one mentioned in the will. please mention specifically that “after my death all my movable and immovable property will be of my wife and after her it should be distributed as under.
- xv---If possible please prepare the will on stamp paper of Rs.100/-

ENCLOSURE/SCHEDULE TO WILLDEED

SCHEDULE I (DEPOSITS)

Please mention here brief details like a/c No, Name of branch/Bank, type of accounts and the Name of the account holders.

SCHEDULE II (IMMOVABLE PROPERTY)

Mention here the details of property, area, location Size & registration details

ANNEXURE XVII
STATE BANK OF INDIA RETIRED EMPLOYEES
MEDICAL BENEFIT SCHEME
CLAIM FOR REIMBURSEMENT OF DOMICILIARY
HOSPITALIAION/CONTIUATION TREATMENT

1—Name of the employee

2—Date of Retirement

3—Membership No.

4—Whether claimed for self/spouse

5--Address

6—Telephone No.

7—Retired As

8—Pension Paying Branch

Account No.

9—Name of dependant Family

Member for whom expenses

Made.

AGE:-

Relationship

10—Duration of Illness

11—Name & Address of

Attending Physician

Signature of pensioner member

Forwarded for Payment

Br. Manager.

Branch

I certify that I have incurred above expenses for myself
and eligible family members

Details of Bills

Bill No.	Date	Particulars of bills	Amount
----------	------	----------------------	--------

AT ADMINISTRATIVE OFFICE

Amt. of expenses claimed Rs.

Amt claimed during the year Rs.

Balance Available Rs.

Sanctioned Rs.

(On Branch Letter Head.)

ANNEXURE XVIII
ACKNOWLEDGEMENT OF PREMIUM PAID

(Year)

SBI Health Assist
Group Mediclaim policy for Retirees (With SBI
General Insurance Co. Ltd_
ANNUAL PAYMENT PLAN(APP)
(To be given to the applicant by the branch receiving
the application form)

Received from
Shri

P.F.Index No.

This is to certify that insurance premium including
GST for Rs. (including Super Top-Up
Premium) has been received for membership of
Family Floater Group Mediclaim Policy(APP)

Date

Signature of the Branch
Official issuing the certificate

**ANNEXURE--XIX
CUSTOMER CONSENT FORM**

I/We

am/are holding Savings Bank Account Number

with your Branch and

give my consent for foregoing Passbook facility
Statement of Account may please be sent on my
e-mail ID mentioned below.

Customer Mobile Number.	Customer Mail Id	Customers Signature
----------------------------	------------------	------------------------

For Office Use

Entered by	Authorised by
------------	---------------

Customer
Mobile No.

Customer
Mail Id

Consent for
Statement of
Account entered
in CBS
