



# *Handbook for Retiring Officials*



**(For internal circulation only)**

***The handbook has been prepared for the benefit of retiring employees. The book is not intended to be a substitute for bank circular instructions. For any doubt, readers are advised to refer to bank circular for clarification.***

## DMD (HR) & CDO'S MESSAGE



Dear Colleagues,

I am immensely happy to introduce the '*Handbook for Retiring officials*' which I am sure will be of great help to you. The booklet is designed in such a way as to guide you step by step in planning your superannuation. Besides providing information on what is required to be done for settlement of your retirement benefits in timely manner, it also gives you a glimpse of the benefits available to a retiree.

The booklet contains very useful information for the retirees as regards various facilities made available to them through HRMS. Besides the information on Pension, Provident Fund, Gratuity, EMWS and REMBS, the booklet also contains the list of Holiday Homes and Diagnostic Centers under tie up etc.

It is proposed to update the booklet on ongoing basis and make it accessible to retirees on the pensioners' portal for ready reference.

I place on record my sincere appreciation to Shri. K. T. Ajit, CGM(HR), Shri. Somnath Adhya, Dy. General Manager (PM &PPG) & Shri. C. P. Mulye, Chief Manager (S), PPG Department, Corporate Centre, Mumbai for having performed a commendable task in the compilation of this booklet in the service of the elder's fraternity.

I have great pleasure in releasing this handbook and trust you shall find it useful.

With warm regards

**Alok Kumar Choudhary**



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# Benefits available on Superannuation

## 1. Provident Fund

When a member resigns or retires from 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 (Member's Contribution + Bank's Contributions) at his credit in the Provident Fund.

When to apply : Within 3 months before retirement date.

How to apply : Member should apply through HRMS portal as under:

- Log on to HRMS portal
- Go to Employee Self Service -> PPG -> Full & Final Settlement -> Fill up the Form -> Submit the form
- Print the submitted form

Submit following (duly signed) forms to Salary Disbursing Authority:

- i. Printed copy of the application submitted through HRMS
- ii. C.O.S. 448 (Annex-5)
- iii. Particular of loans (Annex-10)
  - First Level Recommendation in HRMS is accorded by the Branch Manager / OAD AGM
  - Then the proposal is sent to RBO – Admin Office – for checking the correctness of the data – especially leave on loss of pay, if any, affecting the payment of Provident Fund.
  - RBO sends the proposal to Admin Office and Admin Office, after scrutiny sends the same to PPG Department, Local Head Office.
  - At PPG Department, Local Head Office, consolidated statement of PF Refund Proposals is generated and Second Level Recommendation is accorded by AGM PPG. The consolidated statement duly signed by AGM (PPG), DGM & CDO and CGM of the Circle & is sent to PPG Department, Corporate Centre.
  - At Corporate Centre, PPG Department, Circle-wise summary is prepared and submitted for sanction of Trustees. On sanction, third level approval is accorded in HRMS.
  - On approval at Corporate Centre the amount of Refund is credited to the BGL account of the Branch / Office where the retiree was last posted and

Branch Manager after recovering dues/loans outstanding, if any, credits the amount to the retiree's account.

- If you have Overdraft sanctioned in Current Account, please arrange to cancel the limit else even if the Overdraft Balance is NIL, the full amount of PF will not be released.

## 2. Gratuity

An employee who has put in a minimum of 5 years service is eligible for payment of gratuity under the Payment of Gratuity Act, 1972. The amount will be payable @ 15 days wages for each completed year of service on the basis of 26 working days in a month, subject to a ceiling of Rs.20 lacs w.e.f. 29.03.2018.

For the purpose of Gratuity, wages include the following:

- i) **For Award Staff:** Wages = Basic Pay + D.A. + Personal Allowance + Acting Allowance + Fixed Personal Allowance (FPA) + Professional Qualification Pay (PQA)
- ii) **For Officers:** Wages = Basic Pay + D.A. + FPA + PQA

Formula for calculation of Gratuity:

Wages x 15 x No. of completed years of service / 26

Example: Name - MR. AJIT KUMAR

Total Service (for Gratuity Calculation): 30 years.

Gratuity Payable=  $(99,340.09 \times 15 \times 33)/26 = 49173344.55/26 = \text{Rs. } 18,91,282/-$

Maximum amount of Gratuity Payable = Rs. 20,00,000/- (Rupees twenty lacs only)

When to apply : Within 3 months before retirement date.

**How to apply :**

- Log on to HRMS portal
  - Go to Employee Self Service -> HR Initiatives -> PPFG -> Apply Gratuity Payment Request -> Submit the form
  - Take out the print by clicking on the 'Print' button & submit (duly signed & witnessed) forms to Salary Disbursing Authority.
- First Level Recommendation in HRMS is accorded by the Branch Manager / AGM, OAD
  - Then the proposal is sent to RBO / Admin Office – for checking the correctness of the data – especially leave on loss of pay, if any, affecting the payment of Gratuity.



- RBO sends the proposal to Admin Office and Admin Office after scrutiny sends the same to PPG Department, Local Head Office.
- At LHO, AGM PPG is the sanctioning authority for Award Staff. For Supervising Staff, DGM and CDO of the Circle is authority to sanction. At Corporate Centre, AGM (OAD) is the sanctioning authority for Award Staff and DGM (PM & PPG) is the sanctioning authority for Officers.
- On approval at Corporate Centre / LHO, the amount of Gratuity is credited to the BGL account of the Branch and Branch Manager after recovering dues/ loans outstanding, if any, credits the amount to the retiree's account.

<b>Calculation of Gratuity</b>			
Date of Birth	15.01.1960		
Date of Joining	02.08.1984		
Date of Confirmation	02.02.1985		
Date of Retirement	31.01.2020		
Eligible Service	Yrs	Months	Days
Total Service	35	5	0
Temporary Service	0	0	0
Suspension Period	0	0	0
EOL Not counted for service	0	0	0
Eligible Service	35	6	0
Basic Salary	60820		
D.A.	44812		
PQA	1680		
Incremental FPP	1650		
Special Pay	0		
Acting Allowance	0		
Total Wages	108962		
Gratuity Under Act.	$35 * 15 / 26 * 108932$	<b>2200194.2</b>	
Gratuity Calculation			
One Months Pay * 15	962250	$64150 * 15$	
Pay * Years (15 To 30)/4			
Pay * Years (Above >30 )/2	160375	$64150 * 5 / 2$	
Award / Service / Comp.	1122625	<b>1122625</b>	
Maximum Payable		<b>2000000</b>	

### 3. Pension

When to apply: Within 3 months before retirement date.

How to apply      Log on to HRMS portal

- Go to Self Service -> HR Initiatives -> PF/Pension/Gratuity -> 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 signature on all the copies in original, affix joint photographs (self-attested) and submit to Branch Head / OAD.
- Status can be viewed in the HRMS portal

#### Eligibility for pension

1. A member of the State Bank of India Employees' Pension Fund shall be entitled for pension under Rule 22 (i) while retiring from the Bank's service:
  - a. After having completed 20 years' pensionable service provided that he has attained the age of 50 years; or
  - b. If he is in the service of the Bank on or after 01.11.1993 after having completed 10 years pensionable service provided that he has attained the age of 58 years. Further, if he is in the service of the Bank on or after 22.05.1998, after having completed 10 years' pensionable service provided that he has attained the age of 60 years.
  - c. After having completed 20 years' pensionable service irrespective of the age he shall have attained, if he shall satisfy the Authority Competent to sanction his retirement by submitting approved medical certificate that he is incapacitated for further active service.
  - d. After having completed 20 years pensionable service, irrespective of age he shall have attained, at his request in writing, if accepted by the Competent Authority with effect from 20th September 1986.
  - e. After having completed 25 years' pensionable service.

### Computation of amount of Basic Pension:

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:

PENSION CALCULATION FORMULA:

$$\frac{(a) \text{ No. of years of pensionable service} \times \text{Average substantive salary drawn during the last 12 months' pensionable Service (not to be rounded off)}}{60}$$

(b) (i). Where the average of monthly substantive salary drawn during the last 12 months' pensionable service is upto Rs. 51,490/- p.m.:

50% of the average of monthly substantive salary drawn during the last 12 months' pensionable service + ½ of PQP + 1/2 of incremental component of FPP, wherever applicable.

(ii). Where the average of monthly substantive salary drawn during the last 12 months' pensionable service is above Rs. 51,490/- p.m.:

40% of the average of monthly substantive salary drawn during the last 12 months' pensionable service subject to minimum of Rs. 25,745/- + ½ of PQP + ½ of incremental component of FPP, wherever applicable.

In the case of (b)(i) : Lower of (a) and (b)(i) will be the Basic Pension.

In the case of (b)(ii) : Lower of (a) and (b)(ii) will be the Basic Pension.

Example:

Name - MR. AJIT KUMAR (Date of Birth: 14.07.1960)

(a) (Rs. 66,070 + 1,990 + 1,680 = 69,740) x 366 months / 720 months = Rs. 35,451/-

(b) (i) (40% of Rs. 66,070) = Rs. 26,428 +

(ii) (1/2 of incremental component of FPA (1,990/-) = Rs. 995.00) +

(iii) (1/2 of PQA (Rs. 1680/-) = Rs. 840.00

Total: Rs. 28,263/-

Basic Pension = Lower of (a) and (b) = Rs. 28,263.

### Dearness Relief Calculation

(iv) Dearness Relief (75.90% as on 29/02/2020) (+) Rs. 21,451

Total Pension (without commutation) = Rs. 49,714

Dearness Relief on the Basic Pension is payable on the basis of quarterly average of the All India Consumer Price Index figures for Industrial workers (base 1960=100).

Circulars on Dearness Relief 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.

## 4. Commutation of Pension

Retirees on or after 01.01.1986 are eligible for commutation of pension up to 1/3rd of their Basic Pension. Request for commutation may be submitted by the retired employee within one year of the date of retirement. However, if he applies for commutation after one year from the date of retirement the amount of commutation is payable only after he has been medically examined by the Medical Officer designated by the Bank.

Commutation factor is arrived at depending upon the age of the pensioner as on his next birthday. If a member retires at the age of 60 years, for commutation, factor will be taken into account applicable for the age of 61 years, which is 6.60.

Formula for Commutation:

$1/3\text{rd of Basic Pension} \times \text{Commutation Factor as on next Birthday} \times 12$

Example:

In the above example Basic Pension : Rs. 28,263.00

$1/3\text{rd of Basic Pension} = 9421$

Age on next Birthday = 61 years (Commutation Factor = 6.60) Total Commutation =  $9421 \times 6.60 \times 12 = \text{Rs. } 746143.00$

Total monthly pension after commutation will be Rs. 49,714 – Rs. 9,421 = Rs. 40,543/-

- Commuted portion of pension will be recovered from monthly pension over a period of 15 years from the date of commutation.
- Commuted portion of pension will be restored after the expiry of a period of 15 years from the date of commutation.
- No Medical examination is required if the pensioner opts for commutation within one year of his retirement.
- An employee is empowered to revoke his option for commutation any day up to the date of retirement. However, after the date of retirement, revocation of option for commutation is not possible.

**Table of Commutation Factor applicable to SBI**

Age as on next Birthday	Commutation factor	Age as on next Birthday	Commutation factor
21	17.62	54	08.82
22	17.46	55	08.50
23	17.29	56	08.17
24	17.11	57	07.85
25	16.92	58	07.53
26	16.72	59	07.22
27	16.52	60	06.91
28	16.31	61	06.60
29	16.09	62	06.30
30	15.87	63	06.01
31	15.64	64	05.72
32	15.40	65	05.44
33	15.15	66	05.17
34	14.90	67	04.90
35	14.64	68	04.65
36	14.37	69	04.40
37	14.10	70	04.17
38	13.82	71	03.94
39	13.54	72	03.72
40	13.25	73	03.52
41	12.95	74	03.32
42	12.66	75	03.13
43	12.35	76	02.94
44	12.05	77	02.75
45	11.73	78	02.56
46	11.42	79	02.38
47	11.10	80	02.20
48	10.78	81	02.02
49	10.46	82	01.84
50	10.13	83	01.67
51	09.81	84	01.50
52	09.48	85	01.33
53	09.15		

## Table of Commutation Factor applicable to e-Associate Banks

Commutation values for pension of Rs. one per annum			
Age next birthday	Commutation value	Age next birthday	Commutation value
17	19.28	52	12.66
18	19.20	53	12.35
19	19.11	54	12.05
20	19.01	55	11.73
21	18.91	56	11.42
22	18.81	57	11.10
23	18.70	58	10.78
24	18.59	59	10.46
25	18.47	60	10.13
26	18.34	61	9.81
27	18.21	62	9.48
28	18.07	63	9.15
29	17.93	64	8.82
30	17.78	65	8.50
31	17.62	66	8.17
32	17.46	67	7.85
33	17.29	68	7.53
34	17.11	69	7.22
35	16.92	70	6.91
36	16.72	71	6.60
37	16.52	72	6.30
38	16.31	73	6.01
39	16.09	74	5.72
40	15.87	75	5.44
41	15.64	76	5.17
42	15.40	77	4.90
43	15.15	78	4.65
44	14.90	79	4.40
45	14.64	80	4.17
46	14.37	81	3.94
47	14.10	82	3.72
48	13.82	83	3.52
49	13.54	84	3.32
50	13.25	85	3.13
51	12.95		

**DEARNESS RELIEF PAYABLE TO BANK'S PENSIONERS FOR THE  
MONTHS FEBRUARY 2020 TO JULY 2020**

**&**

**DEARNESS RELIEF PAYABLE TO FAMILY PENSIONERS FOR THE  
MONTHS FEBRUARY 2020 TO JULY 2020**

RATES OF DEARNESS RELIEF PAYABLE TO PENSIONERS WHO RETIRED

A) PRIOR TO 1.11.1987 AND

B) BETWEEN 1.11.1987 AND 31.10.1992 / 30.06.1993

Sr. No.	Basic Pension + F.D.R. (as applicable)	Dearness Relief for the months February 2020 to July 2020 (Average Index – 7479) (Slabs – 1719)
i)	Upto Rs. 1250.00	1151.73% of aggregate of Basic Pension & F.D.R.
ii)	Rs. 1251.00 to Rs. 2000.00	Rs. 14,396.62 + 945.45% of aggregate of Basic Pension & F.D.R in excess of Rs. 1250.00.
iii)	Rs. 2001.00 to Rs. 2130.00	Rs 21,487.49 + 567.27% of aggregate of Basic Pension & F.D.R in excess of Rs. 2000.00.
iv)	Above Rs. 2130.00	Rs. 22,224.94 + 292.23% of aggregate of Basic Pension & F.D.R in excess of Rs. 2130.00.

**DEARNESS RELIEF PAYABLE TO PENSIONERS**

**WHO RETIRED ON OR AFTER 1.11.1992 / 1.7.1993 UP TO 31.10.1997 / 31.03.1998**

Sr. No.	Basic Pension	Dearness Relief for the months February 2020 to July 2020 (Average Index – 7479) (Slabs – 1582)
i)	Upto Rs. 2400.00	553.70% of Basic Pension.
ii)	Rs. 2401.00 to Rs. 3850.00	Rs. 13,288.80 + 458.78% of Basic Pension in excess of Rs. 2400.00
iii)	Rs. 3851.00 to Rs. 4100.00	Rs. 19,941.11 + 268.94% of Basic Pension in excess of Rs. 3850.00
iv)	Above Rs. 4100.00	Rs. 20,613.46 + 142.38% of Basic Pension in excess of Rs. 4100.00

**DEARNESS RELIEF PAYABLE TO PENSIONERS WHO RETIRED  
ON OR AFTER 1.11.1997 / 1.4.1998 UPTO 31.10.2002**

Sr. No.	Basic Pension	Dearness Relief for the months February 2020 to July 2020 (Average Index – 7479) (Slabs – 1448)
i)	Upto Rs. 3550.00	347.52%
ii)	Rs. 3551.00 to Rs. 5650.00	Rs. 12,336.96 + 289.60% of Basic Pension in excess of Rs. 3550.00
iii)	Rs. 5651.00 to Rs. 6010.00	Rs. 18,418.56 + 173.76% of Basic Pension in excess of Rs. 5650.00
iv)	Above Rs. 6010.00	Rs. 19,044.09 + 86.88% of Basic Pension in excess of Rs. 6010.00

**DEARNESS RELIEF TO PENSIONERS WHO RETIRED  
ON OR AFTER 1.11.2002 UP TO 31.10.2007**

Average Index (CPI) for quarter ended December 2019	7479
No. of Slabs	1297
Rate of dearness relief on pension for the months February 2020 to July 2020	233.46%
(ignore decimals from 3 <sup>rd</sup> place onwards)	

**DEARNESS RELIEF TO PENSIONERS WHO RETIRED  
ON OR AFTER 1.11.2007 UPTO 31.10.2012**

Average Index (CPI) for quarter ended December 2019	7479
No. of Slabs	1160
Rate of dearness relief on pension for the months February 2020 to July 2020	174.00%
(ignore decimals from 3 <sup>rd</sup> place onwards)	

**DEARNESS RELIEF TO PENSIONERS WHO RETIRED  
ON OR AFTER 1.11.2012**

Average Index (CPI) for quarter ended December 2019	7479
No. of Slabs	759
Rate of dearness relief on pension for the months February 2020 to July 2020	75.90%
(ignore decimals from 3 <sup>rd</sup> place onwards)	



## DEARNESS RELIEF PAYABLE ON FAMILY PENSION FOR THE MONTHS FEBRUARY 2020 TO JULY 2020

Dearness Relief for Family Pensioners who died or retired

- (a) before 1.11.1992 / 1.7.1993
- (b) on or after 1.11.1992 / 1.7.1993 but before 1.11.1997 / 1.4.1998
- (c) on or after 1.11.1997 / 1.4.1998 but before 01.11.2002
- (d) on or after 1.11.2002 but before 1.11.2007 and
- (e) on or after 1.11.2007 but before 1.11.2012
- (f) on or after 1.11.2012

will be paid as per the tables given for the pensioners.

### OVERDUE INTEREST ON DELAYED PAYMENT OF PENSION

- Overdue interest or payment of interest on delayed settlement of superannuation benefits is payable only when delay is on the part of the Bank. However, where the delay is attributed to administrative reasons, the request for overdue interest should be considered and recommended on merits of each case. The Circle may submit their recommendations for payment of interest with full details of the case and along with their specific comments on staff lapses (if any) to the Dy General Manager, PPG department at Corporate Centre who shall obtain sanction from the appropriate Authority. The period of delay will be from the date it is due or the date of order by the Appropriate authority to the preceding date of actual payment of pension to the pensioner. The rate of interest will be same as applicable to the Provident Fund for respective periods **vide Corporate Centre Circular NoPA/CIR/83 dated 16<sup>th</sup> May 1986**.

### OVERDUE INTEREST ON DELAYED PAYMENT OF PROVIDENT FUND

- Overdue interest on delayed payment of P.F. is calculated at the interest on SB Account if the reason is attributable to the employee and fund was lying with the Bank. However, if the delay is attributed to the Bank then the overdue interest is payable to the retiree at the existing P.F. interest rate.

### OVERDUE INTEREST ON DELAYED PAYMENT OF GRATUITY

- Payment of Gratuity is to be settled within 30 days from the date of retirement. However, if it is delayed for more than 30 days overdue interest is payable from the date of retirement at the rate 10%.

## OVERDUE INTEREST: AUTHORITY STRUCTURE

The delegation of discretionary powers for sanction of interest on delayed payment of pension upto Rs.5000/- is as below:

Name of the establishment (Processing Pension)	Authority to sanction (Overdue interest)
For Circles	CGM of the Circle
For Corporate Centre, Mumbai	General Manager (Corporate Services)
For other Corporate Centre establishment at Mumbai	An authority not below the rank of TEG Scale VII (GM). Where the incumbency is below the rank of GM, the GM (CS) at State Bank Bhavan.
For Corporate Centre establishments located outside Mumbai	An authority not below the rank of TEG Scale VII posted at the relative establishment, who processes the pension proposals.
For Officers on deputation to subsidiaries like SBI Caps, SBI Fund Mgmt. Etc. and other Organisations/ other Banks located in Mumbai	General Manager (Corporate Services), Corporate Centre.
For Officers on deputation to subsidiaries like SBI Caps, SBI Fund Mgmt. Etc. and other Organisations/ other Banks located outside Mumbai	CGM of the Circle, where office of the Subsidiary/Organisation/other Banks is located.

The CGM (HR) at Corporate Centre will sanction proposals for payment of interest beyond Rs.5000/-. All the Circles are required to submit a report to the DGM (PPG) at Corporate Centre on the number of cases and amount of interest paid to the ex-employees at quarterly intervals, which will be controlled by the DMD (HR) & CDO at Corporate Centre ***vide Corporate Centre letter No. CDO/PPG/BHD/169 dated the 31<sup>st</sup> May, 2006.***

### Credit of Pension / Family Pension in Existing Account

Retiring SBI employees are not required to open a separate SB/CA for the purpose of getting pension. Pension can be credited to the existing staff SB/CA of the pensioner. On death of the staff pensioner, the family pensioner need not open a new SB/CA for the purpose of getting family pension. Family pension can be credited to the existing joint SB/CA of staff pensioner with 'E or S' facility.

**STANDARD OPERATING PROCEDURE  
FOR PAYMENT OF FAMILY PENSION  
IN CASE OF DEATH OF AN EMPLOYEE IN SERVICE**

**INTRODUCTION**

Procedure required to be followed for sanctioning/payment of family pension for the employees who died in service.

**RESPONSIBILITY**

PPG Department at Circles and Office Administration Departments at Administrative Offices are responsible for processing and settlement of Family Pension of those employees who die while in service.

**PROCEDURE FOR PROCESSING OF FAMILY PENSION PROPOSALS**

**ELIGIBILITY: -**

- i) Spouse of the employee, if the member dies during service after putting in a minimum of one-year pensionable service.
- ii) Eligible only if the deceased employee is / was eligible to become a member of a pension fund. If the employee was not eligible / deprived of pension benefits or is a member of NPS, then his family will not get benefits under this scheme.
- iii) Family pension is payable: -
  - (a) To widow / widower up to her / his death or remarriage whichever is earlier.
  - (b) Failing (a) above, to the eldest surviving children in order of their birth up to the age of 25 years or he/she is gainfully employed whichever is earlier.
  - (c) In case the beneficiary is an unmarried daughter, until she attains 25 years of age or is married or is gainfully employed whichever occurs first.
  - (d) This process will continue till the last beneficiary attains the age of 25 years or is gainfully employed or married in case of daughter, whichever is earlier.
  - (e) Fresh sanction should be obtained in respect of every beneficiary as and when there is change of beneficiary as above, where simultaneous sanction of family pension was not obtained along with sanction of pension as per new instructions.
  - (f) In case of twin children, family pension will be payable to both in the proportion of 50:50.
  - (g) Family pension will be payable even if the widow/widower is working in the Bank on compassionate grounds.
  - (h) If the pensioner leaves two legally wedded wives, the family pension is payable to both the wives in equal proportions.

- (i) The family pension shall be payable to such son or daughter for life if he/she is physically crippled or disabled so as to render him or her unable to earn a living even after attaining the age of 25 years. Only that disability, which manifests itself in the child before retirement or death of the employee while in service, shall be taken into account.

## **REQUEST BY FAMILY PENSIONERS TO DRAW MILITARY PENSION AND BANK'S PENSION**

### **Family Pensioner Drawing Military Pension where not permitted to draw Family Pension from the Bank:**

Vide circular no. CDO/P7HRD-PM/83/2012-13 dated March 04,2013 vide Cicular No. CDO/P7HRD-PM/83/2012-13 dated March 04,2013 Family Pension will be paid to the deceased ex-servicemen employees / pensioners of the Bank who are also drawing family pension from the Government. The revised instructions will be effective from 24<sup>th</sup> September,2012 and thereafter. The benefits of these provisions shall be allowed to past cases and the financial benefit shall be granted from 24<sup>th</sup> September, 2012.

### **PAYMENT OF FAMILY PENSION -PROVISION FOR PAYMENT OF 'FAMILY PENSION' TO PARENTS FOR LIFE (THOSE WHO HAVE NOT MARRIED/WIDOWED.)**

Vide Circular No. : CDO/P&HRD-PM/87/2014 - 15, March 04,2015. Family pension is payable to the parents who were wholly dependent upon the employee when he/she was alive provided the deceased employee has left behind neither a widow nor a child. Among the parents, mother will have precedence over father.

### **PROCEDURE FOR SANCTION OF FAMILY PENSION IN HRMS**

1. Obtain the death certificate of the deceased and PAN card, Aadhar Card, Account number of family pensioner.
2. Officer from Branch has to update date of death in HRMS to stop the monthly salary and for running separation action in HRMS.
3. On behalf of the employee who has died, some functionary from Branch / Department has to apply in HRMS- MSS (Manager Self Services) and official has to approve the same – First Level Recommendation.
4. Four copies of the proposals are then sent to RBO and Admin Offices for scrutiny and to check the extra ordinary leave not counting for service, if any.
5. Then three copies are forwarded to PPG Department, Local Head Office. At LHO it is scrutinized again and approved in HRMS – Second Level Recommendation
6. LHO PPG prepares a Consolidated Statement of proposal through HRMS for sanction of Trustees at PPG department, Corporate Centre.

7. Consolidated Statement of Proposal for sanction of family pension is duly approved by Executive Trustee. (Tracking mechanism is available in HRMS under PF/Pension/Gratuity as 'Dashboard for Death Cases').
8. Then it is approved at PPG department, Corporate Centre – in HRMS as final Approval
9. HRMS calculates the amount of family pension till date from the date of death of an employee. Branch has to first recover the salary paid after the date of death and then only family pension is credited to the account of the family pensioner.
10. If the family pension is recommended to a beneficiary other than the spouse, it should be ensured by the Branch Manager that either the spouse who was drawing family pension has died or he/she has pre-deceased the pensioner/employee or has remarried. Hence in such a case either the spouse should declare having re-married or his/her death certificate should be forwarded with the family pension proposal.

#### **DEATH CERTIFICATE**

On scrutiny of the applications submitted by Circles for sanction of family pension it is observed that in a few cases Death Certificates are omitted to be enclosed to the application. Further, the death certificates in many cases are issued in the regional/local language. As it is extremely difficult to decipher the information furnished on such Death Certificates, vital information, such as Date of Death, Name of Deceased etc. be translated into either English or Hindi before submission to Corporate Centre for obtaining sanction of family pension from the Trustees (Corporate Centre letter No PPG/KPE/3828 dated 30th October 1993).

- A. On the death of an employee, an officer of Staff Cell / Branch should be deputed to call on the legal heirs of the deceased employee as early as possible to guide and help them in completion of necessary papers/formalities relating to release of terminal benefits to be submitted by them.
- B. The information of death of an employee should, however, be sent to PPG Department without loss of time, so that the original nomination registered with Central Accounts Office, Kolkata may be called for well in time.

#### **REVISION IN THE FAMILY PENSION SCHEME IN THE BANK**

1. Government of India vide their letter No. 4/8/6/2006-IR dated 7th December, 2007 advised that family pension in SBI may be revised in line with the Family Pension Scheme in the Nationalized Bank.

The Central Board in its meeting held on 29th December, 2007 approved Revision in Family Pension in our Bank on the same lines as that applicable in the Nationalized Banks and as mentioned in the approval accorded by the Government of India. The revised rates are effective from 1st May, 2005. The

Revised Family Pension should be approved by the Trustees' for individual cases vide Corporate Centre Circular No. CDO/P&HRD/PM/62/2007-08 dated 28th January,2008.

**Components for the calculation of family pension :**

For Officers : Basic Pay + PQP + FPP

For Award Staff :Basic Pay + PQP + FPP + SPL. Pay

**RATES OF FAMILY PENSION**

The family pension is revised w.e.f. 01.05.2005

Those who died or retired before 01.11.1993:

Substantive Salary Per Month	Rates of Family Pension Per Month
Rs. 1500.00 and below	30% of the substantive salary subject to minimum of Rs.375.00 p.m.
Rs.1501.00 to Rs.3000.00	20% of the substantive salary subject to a minimum of Rs.450.00 p.m.
Above Rs.3000.00	15% of the substantive salary subject to a minimum of Rs.600.00 p.m. and maximum of Rs.1250.00 p.m.

In respect of employees who retired/died on or after 01.11.1993 but before 01.04.1998:

Substantive Salary Per Month	Rates of Family Pension Per Month
Rs.2870.00 and below	30% of the substantive salary subject to minimum of Rs.720.00 p.m.
Rs.2871.00 to Rs.5740.00	20% of the substantive salary subject to a minimum of Rs.860.00 p.m.
Above Rs.5740.00	15% of the substantive salary subject to a minimum of Rs.1150.00 p.m. and maximum of Rs.2400.00 p.m.

Those who retired/died on or after 01.04.1998but before 31.10.2002

Substantive Salary Per Month	Rates of Family Pension Per Month
Rs.4210.00 and below	30% of the substantive salary subject to minimum of Rs.1056.00 p.m.
Rs.4210.00 to Rs.8420.00	20% of the substantive salary subject to a minimum of Rs.1262.00 p.m.
Above Rs.8420.00	15% of the substantive salary subject to a minimum of Rs.1687.00 p.m. and maximum of Rs.3521.00 p.m.

Those who retired/died on or after 01.11.2002 but before 31.10.2007

Substantive Salary Per Month	Rates of Family Pension Per Month
Rs.5720.00 and below	30% of the substantive salary subject to minimum of Rs.1435.00 p.m.
Rs.5720.00 to Rs.11440.00	20% of the substantive salary subject to a minimum of Rs.1715.00 p.m.
Above Rs.11440.00	15% of the substantive salary subject to a minimum of Rs.2292.00 p.m. and maximum of Rs.4784.00 p.m.

Those who retired/died on or after 01.11.2007 but before 31.10.2012:

Substantive Salary Per Month	Rates of Family Pension Per Month
Rs.7090.00 and below	30% of the substantive salary subject to minimum of Rs.1799.00 p.m.
Rs.7091.00 to Rs.14180.00	20% of the substantive salary subject to a minimum of Rs.2186.00 p.m.
Above Rs.14181.00	15% of the substantive salary subject to a minimum of Rs.2841.00 p.m. and maximum of Rs.5930.00 p.m.

Those who retired/died on or after 01.11.2012:

Substantive Salary Per Month	Rates of Family Pension Per Month
Rs.11100.00 and below	30% of the substantive salary subject to minimum of Rs.2785.00 p.m.
Rs.11101.00 to Rs.22200.00	20% of the substantive salary subject to a minimum of Rs.3422.00 p.m.
Above Rs.22200.00	15% of the substantive salary subject to a minimum of Rs.4448.00 p.m. and maximum of Rs.9284.00 p.m.

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

#### CLARIFICATIONS ON SOME IMPORTANT POINTS

- a) The words “gainfully employed” shall mean that he/she is either self-employed or is otherwise employed and is earning from such employment an income more than the amount of family pension to which he/she is entitled. Where the earning is less than the entitled family pension, the amount of family pension will be payable but be reduced by the amount of such income.

- b) In case where the employee leaves behind him more than one wife, if the personal law applicable to such an employee permits such marriage, family pension shall be payable to the widows in equal proportion. In the event of remarriage or death of one widow, her share of the family pension shall be payable to her surviving son or unmarried daughter as the case may be for such period as he or she is eligible in terms of para 1(iii) above.
- c) In the case of minor child, the family pension shall be payable through the natural guardian, until he or she attains legal majority.
- d) The substantive salary for the purpose of Family Pension shall mean the average substantive salary drawn during the last 12 months pensionable service as taken for calculation of pension.
- e) In the event of the eldest eligible child, who is entitled to family pension, becoming ineligible thereto after 25 years of age or on being employed or married (in case of daughter), as the case may be, the family pension shall become payable to the next child in line of eligibility under the scheme.
- f) In no case the amount of family pension determined shall exceed the pension drawn by the pensioner vide CDO/PPG/CPM/711 dated 29th November, 2008.
- g) Certificate of re-marriage/unemployment and a Life Certificate should be obtained by the Branch Manager from family pensioner annually in the month of November each year.
- h) In case the Life certificate, or other required Certificates to be submitted annually in the month of November are not forthcoming before February next year, the amount of family pension should not be credited the Savings Bank Account and beneficiary advised accordingly. The payments may be restored only on receipt of the required certificates.
- i) In case of both natural guardians, i.e. father as well as mother, have expired and the beneficiary child is minor, either the guardian will have to be appointed by the competent Court or the minor will have to wait till he/she attains legal majority, for claiming Family Pension.
- j) Step-mother or father cannot be construed to be a natural guardian of the minor child.
- k) If both the family pensions are payable to the eligible child then the aggregate amount of two pensions shall be limited to the corresponding maximum ceiling of family pension payable in respect of any of the parents, whichever is higher, for the specified period as per bipartite settlement Circular No. CDO/P&HRD-PM/82/2012-13 dated March 04, 2013.



## 6. SBI Employees' Mutual Welfare Scheme

The following benefits are available to the retired employees and their spouse who are the members of SBI Employees' Mutual Welfare Scheme:

- (i) Full refund of contributions at the time of retirement without interest.
- (ii) Medical Benefits are payable as under:

Unit	90% of cost of Hospitalization subject to life time limit of (Rs.)	Serious / special diseases with or without hospitalization subject to life time limit of (Rs.)	General diseases life long as per column (c) within financial limit of (Rs.)
Rs. 20/-	6,000/-	6,000/-	500/- per year
Rs. 40/-	15,000/-	15,000/-	1,000/- per year
Rs. 60/-	22,500/-	22,500/-	1,500/- per year
Rs. 80/-	30,000/-	30,000/-	2,000/- per year

- (iv) One-time Lumpsum payment on death of member during service or after retirement; and
- (v) Payment of Monthly Financial Relief on death of member during service or after retirement as under:

Unit	One-time lumpsum payment	Monthly Financial Relief
Rs. 20/-	10,000/-	200/- p.m.
Rs. 40/-	10,000/-	250/- p.m.
Rs. 60/-	15,000/-	375/- p.m.
Rs. 80/-	20,000/-	500/- p.m.

- One-time Lumpsum payment is made to spouse and to nominees / legal heirs (if the member is unmarried)
- Monthly Financial Relief is given to spouse and to nominees / legal heirs (if the member is unmarried) lifetime.
- For getting refund - application is to be submitted as per the specimen in (Annex-13)

## 7. Encashment of Leave

Retirees are eligible for encashment of Privilege Leave upto a maximum of 240 days against available leave balance on the date of retirement (IT exemption available upto Rs. 3.00 lac).

When to apply      Within 3 months before retirement date.

How to apply      Submit the following forms to the Salary Disbursing Authority:

- i.    Application as per specimen in Annex-7.
- ii.   Mandate as per Annex-8.

## 8. Retention of Accommodation / Car / Telephone after Retirement

- Officers may retain the accommodation (including designated house), telephone and car upto the maximum period of 2 months from the date of normal retirement without any approval.

Cases relating to	Retention Period
Voluntary Retirement	1 month from the date of Voluntary Retirement (with or without re-employment)
Resignation from service	15 days from the date of resignation.
Dismissal: Removal from service	15 days from the date of receipt of order of dismissal / removal from service.

## 9. Travelling Expenses on Retirement

An officer is eligible to claim travelling allowance, baggage and other expenses for himself / herself and his / her family as on transfer from the last station at which he / she is posted to the place where he / she proposes to settle down on retirement. The period of extension sought for in availing the facility of travelling allowance after retirement must not exceed the period for which residential accommodation has been allowed to be retained. In other words, the period for extension of the facility should be co-terminus with vacation of the official residence.

## 10. Retention of Furniture & Electronics Items

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

- Electronic Items: (i) If the date of purchase is > 3 years – free of cost  
(ii) If the date of purchase is < 3 years – depreciated value  
(iii) If the date of purchase is < 1 year – full cost

## 11. Retention of Mobile Handset

To be retained without any cost on normal retirement.

To be retained at book value at voluntary retirement/resignation.

## **12. Retention of Laptop**

To be retained without any cost irrespective of period of use on normal retirement. However, in case of VR / resignation, it can be retained after paying the book value of the laptop.

## **13. Retention of I-PAD**

To be retained without any cost irrespective of period of use on normal retirement. However, in case of VR / resignation, it can be retained after paying the book value of the I-PAD.

## **14. Availing LTC / HTC after retirement**

LTC / HTC may be permitted to be carried forward for maximum period of 4 months beyond the date of retirement and in exceptional circumstance upto 6 months.

## **15. Payment of 1% additional rate of interest on deposit**

- The benefit of additional 1% interest is payable to a retired member of Bank staff if eligible as per the provision of Circular No. CDO/P&HRD-IR/17/2019-20 dated 22.05.2019).
- On advances against specified securities as applicable to staff members, provided the employee / official is eligible for pensionary benefits.

## **16. Continuance of Staff Housing Loan**

In the cases of normal retirement repayment of Staff Housing Loan may be continued upto 75 years of age, irrespective of date of joining, subject to adequate and verifiable cash flows for repayment of the loan to the satisfaction of sanctioning authority. To be reviewed at the time of retirement, wherever necessary to ensure adequate repayment capacity.(Circular No.: CDO/P&HRD-IR/15/20178- 19 dated 21.05.2018)

## **17. Continuance of Staff Vehicle Loan after retirement**

In case the employee / official retires on superannuation or takes voluntary retirement after 58 years of age as per approved Scheme (30 years of service) but before full repayment of loan, the outstanding as on the date of retirement shall be repaid in equal instalments over a period of 60 months from the date of retirement.(Circular No.: CDO/P&HRD-IR/61/2017 - 18 dated 15.11.2017)

## 18. Presentation of Memento

Circular No. CDO/P&HRD-PM/64/2016 – 17, September 06,2016.

In terms of the extant instructions, every retiring staff member (excluding voluntary retirement or compulsory retirement) is presented with a memento on Bank's behalf preferably in the form of a silver salver/ article with suitable inscription/ legend which could be preserved with pride and cherished memories, with cost ceiling in respect of various categories of employees as under:

### CATEGORY OF STAFF/ GRADE EXISTING CEILING

Subordinate Staff	4000/-	TEGS VI	47000/-
Clerical Staff	6000/-	TEGS VII	48500/-
JMGS-I	10000/-	TEGSS I	73000/-
MMGS- II	11250/-	TESGSS II	75000/-
MMGS III	14000/-		
SMGS IV	22500/--		
SMGS V	23500/-		

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

The benefit can be availed after retirement.

## 20. Transition to Retirement Training Program

Available to executives in TEGS VI & Above with their spouse. 3 days training programme to enable the Executive to self-introspect and plan for the change in their lives on demitting office to ensure a smooth and enjoyable transition to post-retirement life.

## 21. Post Retirement Employment

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

## 22. Pensioner's Identity Card

Can be obtained from the Pension Paying Branch. Joint photograph with spouse required along with application as per specimen in Annexure -11.(attached)

### **23. Pension Slip & Investment Declaration**

The Bank has shifted the payment and processing of staff pension to HRMS from CPPC. Investment Declaration Form and Pension Slip are now available on <https://www.hrms.onlinesbi.com> wherein a retiree can log on using his/her PF Index as user ID and the same password may be continued as used before retirement.

### **24. Medical facilities – Dispensaries**

Medicines are provided from the available stock at dispensaries run by Corporate Centre, Local Head Offices, Administrative Offices and at a few selected dispensaries to the pensioners and their eligible family members. Services of specialist doctors are also available in some of these dispensaries.

### **25. Entertainment Facilities**

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

### **26. Canteen Facilities**

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

### **27. Mobile NO., Email ID and HRMS LOGIN AFTER RETIREMENT**

Please note that the outgoing as well as incoming mails from '@sbi.co.in' domain will be stopped from the date of retirement / resignation. Please therefore, arrange to save the important emails received on official email Id. However, pensioners can use any other mail ID (yahoo, Gmail etc.) after retirement. For registering other Email ID it can be provided while submitting pension proposal in HRMS or can be updated by the pension paying branch or by PPG Department of the Circle on the basis of mail send by the pensioners.

For using facilities under HRMS, pensioners are supposed to continue PF ID as USER ID even after retirement and same password to be continued. In case a password is forgotten, then go to option FORGOT PASSWORD, then the password will be reset by HRMS and will be mailed to registered mail ID of a pensioner. For all purposes the MOBILE Number and MAIL ID should be necessarily available in HRMS.

## 28. Non-Admissibility / Conditional Admissibility of Superannuation Benefits to Voluntary Retirement Optees

SI	Benefits	Applicability on Voluntary Retirement
i.	Pension  (Not applicable to Members of New Pension Scheme: those employees who joined the Bank on or after 01.08.2010)	For Officers: Payable, on completion of 20 years of pensionable service (excluding probation period in case of non-direct officers), if permitted by the Competent Authority to retire from Bank's service subject to giving three months' notice in writing or pay in lieu thereof, unless this requirement is wholly or partly waived by the Competent Authority [Proviso 4 of Rule 19(1) of SBI Officers' Service Rules, 1992].  For Clerical Staff : Payable, on completion of 20 years of pensionable service (excluding probation period), if permitted by the Competent Authority to retire from Bank's service subject to giving one month's notice in writing or pay in lieu thereof.
ii.	SBI Retired Employees Medical Benefit Scheme (SBIREMBS)	Eligible if the VRS optee has completed 30 years of service and 58 years of age. Both the conditions are to be fulfilled.
iii.	Retention of Accommodation / Car / Telephone after retirement	Officer may retain the accommodation (including designated house), telephone and car upto the maximum period of 1 month from the date of Voluntary Retirement.
iv.	Laptop to TEGS-VI and above	It can be retained after paying the book value of the laptop.
v.	Ownership of Car (applicable) to TEGSS-I & above	Not available
vi.	i-Pad to TEGS-VI and above	It can be retained after paying the book value of i-Pad.
vii.	Availing LTC / HTC after retirement	Not eligible

SI	Benefits	Applicability on Voluntary Retirement
vii.	Continuance of Staff Housing Loan after retirement.	Not permitted under Voluntary Retirement. However, the same can be continued on public terms on production of an in-principle approval from the authority competent to sanction the Housing Term Loan on Public Terms before Voluntary Retirement.
viii.	Presentation of Memento	Not eligible
x.	Transition to Retirement Programme for retiring Officers of applicable grades and their spouses	Not eligible
x.	Engagement in Bank on contract basis	Not eligible
xii.	Medical facilities in Bank's dispensaries	Same as normal retirement if he is not gainfully employed elsewhere.

In terms of e-Circular No. P&HRD-PM/67/2018-19 dated 31.10.2018, employees who retire after putting in at least 30 years of pensionable service and after attaining the age of 58 years and above (both the conditions to be fulfilled) as on the date of applying for voluntary retirement have been made eligible for all the benefits / facilities as available on normal retirement on opting for Voluntary Retirement

## 29. GRIEVANCE REDRESSAL AND SANJEEVANI

In case of grievance the pensioner can approach AGM (PPG) of the LHO controlling his / her pension paying Branch on email-id as under:

E-mail ID	PENSION PAYROLL AREA	Circle
<a href="mailto:agmppg.lhoahm@sbi.co.in">agmppg.lhoahm@sbi.co.in</a>	PA	AHMEDABAD
<a href="mailto:agmppg.lhoban@sbi.co.in">agmppg.lhoban@sbi.co.in</a>	PB	BANGALORE
<a href="mailto:agmppg.lhobho@sbi.co.in">agmppg.lhobho@sbi.co.in</a>	PC	BHOPAL
<a href="mailto:agmppg.lhobhu@sbi.co.in">agmppg.lhobhu@sbi.co.in</a>	PD	BHUBANESWAR
<a href="mailto:agmppg.lhoch@sbi.co.in">agmppg.lhoch@sbi.co.in</a>	PE	CHANDIGARH
<a href="mailto:agmppg.lhoche@sbi.co.in">agmppg.lhoche@sbi.co.in</a>	PF	CHENNAI
<a href="mailto:agmppg.lhoguw@sbi.co.in">agmppg.lhoguw@sbi.co.in</a>	PG	GUWAHATI
<a href="mailto:agmppg.lhohyd@sbi.co.in">agmppg.lhohyd@sbi.co.in</a>	PH	HYDERABAD

E-mail ID	PENSION PAYROLL AREA	Circle
<a href="mailto:agmppg.lhokol@sbi.co.in">agmppg.lhokol@sbi.co.in</a>	PI	KOLKATA
<a href="mailto:agmppg.lholuc@sbi.co.in">agmppg.lholuc@sbi.co.in</a>	PJ	LUCKNOW
<a href="mailto:agmppg.lhomum@sbi.co.in">agmppg.lhomum@sbi.co.in</a>	PK	MUMBAI
<a href="mailto:agmppg.lhodel@sbi.co.in">agmppg.lhodel@sbi.co.in</a>	PL	DELHI
<a href="mailto:agmppg.lhopat@sbi.co.in">agmppg.lhopat@sbi.co.in</a>	PM	PATNA
<a href="mailto:agmppg.lhoker@sbi.co.in">agmppg.lhoker@sbi.co.in</a>	PN	KERALA
<a href="mailto:agmppg.lhojai@sbi.co.in">agmppg.lhojai@sbi.co.in</a>	PO	JAIPUR
<a href="mailto:agmppg.lhoama@sbi.co.in">agmppg.lhoama@sbi.co.in</a>	PP	AMARAVATHI

A new platform for lodging complaints and grievances introduced for the benefit of pensioners / family pensioners by mail is SANJEEVANI. Aggrieved pensioner can send mail to [sanjeevani.pensioner@sbi.co.in](mailto:sanjeevani.pensioner@sbi.co.in).

### **30. Extending Legal & Financial support to retired employees/officers, directors of the Bank and their family members against cases arising out of bona fide execution of Bank's work during their serving period / tenure.**

As per Circular No. CDO/P&HRD-PM/58/2011-12 dated 23<sup>rd</sup> August,2011 and CSO/P&HRD-PM/25/2018-19 dated 11<sup>th</sup> July,2018

### **31. Pensioner Portal is accessible to all staff pensioners at the following address:**

<https://sbi.co.in/web/personal-banking/pension-seva>

### **32. Submission of Life Certificate**

Pensioner is supposed to submit the Life Certificate in the month of November every year to the pension paying Branch or at any nearby Branch. It is updated in HRMS and accordingly SMS and E-mail confirming the updation is sent to the pensioner. Regular SMS and E-mails are also sent to the defaulting pensioners. Pensioner can also submit Life Certificate biometrically through Jeevan Praman for which Aadhar number is to be seeded in HRMS as well as in CBS.

However, if Life Certificate is not submitted even upto the end of January, then the Pension payment is discontinued from the month of February. There is a provision in HRMS to restore the payment of the Pension and payment of arrears along with monthly Pension as soon as the Life Certificate is submitted.



### 33. Assistance to Retired Employees in case of Critical Illness

A scheme for 'Assistance to Retired Employees in case of Critical Illness' has been introduced to provide assistance to retired employees/ family pensioners for meeting medical expenses in respect of identified critical diseases. The fund allocated under the head is kept at Corporate Centre for centralised payment of medical bills. The details of the Scheme, Standard Operating Procedure (SOP) and the format of 'Application by Retired Employees/ Family Pensioners for Assistance' are enclosed as **Annexure 'A', 'B' & 'C'** respectively.

#### **ANNEXURE 'A'** **(Details of the Scheme)**

#### **STAFF WELFARE ACTIVITIES**

#### **ASSISTANCE TO RETIRED EMPLOYEES IN CASE OF CRITICAL ILLNESS**

##### **Coverage**

All employees of State Bank of India on superannuation from the Bank or those who have taken VRS after attaining 58 years of age, their spouses and disabled children, if any, shall be covered under the scheme. The coverage shall also be extended to family pensioners. The employees who were discharged/ dismissed/ removed/ compulsorily retired/ terminated from service will not be covered. The scheme will cover medical expenses incurred by the retired employees/ family pensioners on or after 1st April of the financial year for critical diseases.

##### **Diseases Covered**

Medical expenses incurred on critical illness in respect of specified diseases as mentioned below shall be covered-

##### **Sr No. Name of Disease**

- |   |   |
|---|---|
| 1 | Cancer  |
| 2 | Cardiac Surgery/ Serious Heart Ailments   |
| 3 | Kidney/ Liver Transplant  |
| 4 | Dialysis  |
| 5 | Illness/ Accidents of serious nature involving major surgeries/ life support system |

##### **Expenses covered**

- i) In case of retired employees / family pensioners covered under 'SBI Health Assist' / 'SBI Health Care', the Bank Shall provide assistance to the extent of 50% of the

medical expenses incurred above the amount payable under the medical scheme / insurance policy. The maximum amount of assistance shall be restricted to Rs. 5.00 lacs.

- ii) In case of retired employees / family pensioners not covered under 'SBI Health Assist' / 'SBI Health Care' the Bank shall provide assistance to the extent of 50% of the medical expenses incurred above Rs. 3.00 lacs. The maximum amount of assistance shall be restricted to Rs. 5.00 lacs.
- iii) The assistance shall be provided on first come first serve basis, subject to availability of fund.
- iv) The facility can be availed only on one instance per retired employee / family pensioner in a year in respect of specified diseases.

### **SANCTION PROCESS**

The 'Standard Operating Procedure' for submission of claims under the scheme is placed as Annexure 'B'.

### **ANNEXURE 'B'**

#### **STANDARD OPERATING PROCEDURE**

- i) The retired employees / family pensioners shall submit their application for assistance regarding their medical expenses for critical illness at the respective Administrative Offices, under whose control they are getting pension. The doctor's prescription along with discharge summary of hospitalisation and other original bills / receipts should be attached to the application.
- ii) The Chief Manager (HR) shall be the Nodal Officer at Administrative Offices. He/she will arrange to enter the details of application immediately in the portal opened for the purpose. The Link for the portal is available on intranet at:  
  
Human Resources - Important News- Assistance to Retired Employees/ Family Pensioners in case of critical illness.  
  
The user ID of employee at each AO shall be created by the IR Department, Corporate Centre, Mumbai. The details of applications shall be entered within the portal under 'User Menu' Create new Application. A ticket number will be generated, which shall be mentioned on the application form.
- iii) The bills shall be scrutinized by the Bank Medical Officer at Administrative Office before submission. The Administrative Offices shall ensure that all relevant papers as mentioned in para 2 (i) above are attached to the applications and shall forward the same to the Deputy General Manager (IR), State Bank of India, Industrial Relations Department, Corporate Centre, Madame Cama Road, Mumbai, under the signature of the Deputy General Manager (B&O).

- iv) The Industrial Relations Department at Corporate Centre shall be responsible for processing of applications and obtaining the approval of the concerned committee.
- v) Once approved by the Committee, the Industrial Relations Department at Corporate Centre shall enter the date of approval in the portal and forward the approved applications to Office Administration Department at Corporate Centre for payment.
- vi) In case the application is not approved, the Committee shall specify the reason and the same shall be mentioned in the portal by the Industrial Relations Department at Corporate Centre.
- vii) The Office Administration Department at Corporate Centre will make payment by debiting the BGL Account 'Staff Welfare Fund'.
- viii) The declined applications shall be returned by the Industrial Relations Department at Corporate Centre to the concerned Administrative Office, assigning the reason of return.
- ix) The Administrative Office will, in turn, return the applications to the applicant at the recorded address.

Medicines are provided from the available stock at dispensaries run by Corporate Centre, Local Head Offices, Administrative Offices and at a few selected dispensaries to the pensioners and their eligible family members. Services of specialist doctors are also available in some of these dispensaries.

**Format attached – Annexure 14**

i.	Up to the scale of MMGS-III	In Circles: An Authority not below the rank of DGM. In CC & its establishments: An Authority not below the rank of DGM. If DGM or above is not available, DGM (PM & PPG).	No Change
ii.	SMGS-IV & V	In Circles: Authority not below the rank of GM of respective Network. For other establishments in the Circles, senior-most GM will be the authority. In CC & its establishments/ on deputation: Authority not below the rank of GM. If the Department is not headed by GM or above, GM (CS).	No Change

iii.	TEGS VI & VII	CGM (Circle)/ An authority not below the rank of CGM for CC/ CC establishments/deputation to other organization. If the Department is not headed by CGM or above, CGM (HR) is the competent authority.	No Change
iv.	TEGSS-I	DMD (COO) for Circles and DMD (HR) & CDO for CC & CC Establishments/deputation to other organizations	No Change
v.	TEGSS-II	Respective MD of the Vertical/If the vertical is not headed by MD, Chairman is the competent authority.	No Change
vi.	Ex-MDs & Chairman	ECCB	No Change

### ANNEXURE 'C'

**Ticket No. (For Office Use) -**

**APPLICATION BY RETIRED EMPLOYEES/ OFFICERS/ FAMILY PENSIONERS  
FOR ASSISTANCE IN MEETING MEDICAL EXPENSES  
IN RESPECT OF IDENTIFIED CRITICAL DISEASES**

**Sr. No. Employee Details/Particulars Description**

1.	Name of the Retired Employee/ Family Pensioner
2.	Name of the Retired Employee (in case of family pensioner)
3.	PF No.
4.	Address & Mobile No.
5.	Grade in which the employee retired
6.	Name & Code of Pension Paying Branch
7.	Account No.
8.	Name of the family member hospitalised/undergoing treatment & Relationship with the Retired Employee
9.	Particulars of Treatment
	a) Name of the Disease
	b) Period of Hospitalisation / Treatment
10.	Total Expenses Incurred
11.	Insurance Cover Available, if any
	a) Policy No.
	b) Amount

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

**(Signature of the Retired Employee/Family Pensioner)**

**Recommendation:**

We have scrutinised the application and recommend it for Corporate Centre consideration.

Place:

Date:

Stamp/Seal **Deputy General Manager (B & O)**

**For calculation at Corporate Centre:**

Sr. No.

Particulars Details

1. Total expenses
2. Amount payable under Medical Scheme/Insurance Policy, if any
3. a) Amount (1 minus 2)  
b) 50% of the above amount i.e. 3 (a)  
c) Admissible Assistance (Maximum Rs. 5.00 lacs)
4. a) Amount (Item 1 minus Rs. 3.00 lacs)  
b) 50% of the above amount i.e. 4 (a)  
c) Admissible Assistance (Maximum Rs. 5.00 lacs)

**Approved an amount of Rs. \_\_\_\_\_ / Declined (with reason)**

<b>General Manager (OL &amp; CS)</b>	<b>DGM (PM &amp; PPG)</b>	<b>Chief Medical Officer</b>
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**(Committee Members)**

**Date:**

### **34. SBI Scheme for payment of ex-gratia lumpsum amount in lieu of Compassionate Appointment.**

Ex-gratia lumpsum amount will be paid to the dependents/s of employee who dies in service of prematurely retired due to incapacitation before reaching 55 years of age, subject to fulfilment of laid down eligibility norms.

Coverage:

The scheme will be applicable in the following cases of employees:

- (i) Employees dying in harness
- (ii) Employees seeking premature retirement due to incapacitation before reaching the age of 55 years.

### Amount of Ex-gratia

The amount of ex-gratia to be calculated as 60% of the last drawn salary, net of taxes, for each month of remaining service of the employee up to the age of superannuation at the time of his death/ incapacitation, subject to cadre wise ceiling and floor amount as mentioned below:

	Maximum	Minimum
Supervising	Rs.14.00 lacs	Rs. 7.00 lacs
Clerical	Rs. 12.00 lacs	Rs. 6.00 lacs
Subordinate	Rs. 10.00 lacs	Rs. 5.00 lacs

### **35. Group Life Insurance – *Sampoorn Suraksha***

Bank has taken graded group life insurance policy “*Sampoorn Suraksha Policy*” from SBI Life Insurance Ltd. to cover the life of all permanent employees in the Bank. This policy is uniformly applicable throughout the country and covers all deaths during service, whether on duty or otherwise. The sum assured for various grades of the employees as per the existing policy is as under:

Grade	Chairman/ MD/ DMD	TEGSS-I/ TEGS-VII	TEGS-VI	SMGS-V	SMGS-IV	MMGS-III/ MMGS-II/ JMGS-I	Clerk	Sub- Staff
Sum Assured	24 lacs	20 lacs	16 lacs	14 lacs	12 lacs	10 lacs	8 lacs	6 lacs

Path to download claim form:

SBI Times>Human Resources> PM & PPG> PMD> SBI Life Claim Form

The branch last served by the employee, would advise the nominee regarding the procedure of applying for the claim on death of the employee. The nominee will have to submit the claim form along with requisite document at the branch for further submission to SBI Life Insurance Co. Ltd.

### **36. Voluntary Life Insurance – “*Swarna Ganga*”**

Bank had launched on a one time basis, a voluntary Group Saving Linked Insurance scheme for the employees and their spouse in the year 2011-12. Under this product monthly regular premiums are deducted from the salary of the employees who have already enrolled under the scheme.

#### Sum-Assured

	Basic	ADTPD* Rider
Sub-staff	Rs.2,00,000/-	Rs. 2,00,000/-
Award Staff	Rs. 4,00,000/-	Rs. 4,00,000/-
Officers	Rs. 6,00,000/-	Rs. 6,00,000/-

\*Accident Death and total permanent disability rider.

### Benefits:

- i. **Death Benefits:** If the member is in-force on the date of death, SBI Life will pay Basic Sum Assured. It will also pay Fund Value. If the member cover is in lapse status on the date of death, only Fund Value will be paid.
- ii. **Rider Benefits:** If the member opts for ADTPD rider and the rider cover is in force, SBI Life will pay the rider sum assured on death due to accident. On occurrence of total permanent disability due to accident, the rider sum assured and Fund Value will be paid.
- iii. **Maturity Benefits:** Fund Value will be paid.

### How to claim:

#### 1. On retirement-

The retired employee has to submit the application for claiming the maturity amount through online portal of SBI Life.

The employee can extend the term of the policy up to the age of 65 years by applying to SBI Life through the branch & making payment of monthly premium amount.

#### 2. On death during currency of the policy:-

The branch last served by the employee would intimate the nominee of the deceased employee and would arrange for submission of requisite claim form through online portal of SBI Life.

Path: (<https://www.sbilife.co.in>)

- Services
- Claim & Maturity

## **RETIRED EMPLOYEE MEDICAL BENEFIT SCHEMES - REMBS**

### **INTRODUCTION OF “SBI HEALTH ASSIST” & “SBI HEALTH CARE”**

#### **(RENEWAL OF POLICY ‘B’ AND POLICY ‘A’ ON MODIFIED TERMS & CONDITIONS)**

1. Please refer to e-circular No. CDO/P&HRD-PPFG/70/2018-19 dated 1<sup>st</sup> January, 2019 advising renewal of Group Mediclaim Policy for SBI retirees (Policy ‘B’) with effect from January 16, 2019 and modifications in terms and conditions of the policy. The policy is due for renewal on 16.01.2020.
2. In view of rising annual premium under both the above policies coupled with inflation in cost of medical treatment, it has now been decided to recast the existing schemes with the following objectives;
  - i. To provide holistic solution with new Health Care plans
  - ii. To provide good health care to our retirees at an affordable cost
  - iii. To subsidize a part of the health expenditure of retirees

3. The policies are renamed as under;

Existing Names	New Names	
Policy 'B'	Annual Payment Plan (APP)	"SBI Health Assist"
SBI-REMBS	One Time Payment Plan (OTPP)	"SBI Health Care"

**A. Annual Payment Plan (APP) - "SBI Health Assist" (erstwhile Policy 'B')**

**SBI GENERAL INSURANCE CO. LTD.** has been selected for serving both the policies i.e. APP and OTPP **for the next three years** with a provision for annual renewal. Membership of Annual Payment Plan (existing Policy 'B') will be voluntary and those eligible can obtain membership of the same by paying the annual premium from their own sources.

**Eligibility for 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 for 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.

**Option For Left Out Retirees / e-AB Retirees / Spouses of Left Out Retirees and e-ABs Retirees / Members of Policy-A**

- (a) Members of SBI-REMBS will be given the option to join APP (Policy-B) irrespective of their residual balances. It is also proposed that 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 by paying full year's premium as per the plan chosen. However, for such retirees, there will be 30 days' waiting period from the date of their joining APP (Policy-B) and Sum Insured under APP (Policy-B) for these members will not be available for reimbursement of expenses incurred on ongoing hospitalization at the time of taking such membership.
- (b) All left out retirees, e-AB retirees, spouses of left out retirees & e-AB retirees will be eligible to become members of APP (Policy-B) by paying premium from their own sources. However, for these members, there will be a waiting period of 30 days from the date of their joining APP (Policy-B). Sum Insured under APP (Policy-B) for these members will



not be available for reimbursement of expenses incurred on ongoing hospitalization at the time of taking such membership.

**Exclusions**

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

**i. Basic Plans of APP (Policy ‘B’) - “SBI Health Assist”**

The existing structure of four plans has been done away with. Now, there will be only two Basic Sum Insured limits of Rs. 3.00 lakhs & Rs. 5.00 lakhs under the APP. There will be no bar for retirees in opting for any Sum Insured :

Basic Sum Insured (Rs. in lakhs)	Basic Premium (Rs.)	GST(@18%) (Rs.)	Gross Premium (Rs.)
3.00	16,542	2,978	19,520
5.00	36,771	6,619	43,390

**ii. Super Top-up Plan & Deductible Amount**

Super Top-up plan will be available to all members for Rs. 6.00 lakhs along with the Basic Plans as an additional health cover. **Cost of premium for Super Top-up cover will be borne by the Bank.**

*(Rupees in Lakhs)*

Basic Sum Insured (BSI)	Super Top-up cover	Total cover to member	Deductible Amount in Super Top-up Cover
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 lakhs under the Super Top-up cover. In case of a claim being raised, Basic Sum Insured will trigger first and only after Basic Sum Insured is completely exhausted, Super Top Up policy will be activated / utilized. The ‘Deductible’ amount will be taken from the Base policy, if triggered.

For example, in case there is a claim of Rs. 5.00 lakhs under Super Top-up plan of Rs. 6.00 lakhs with a Base policy of Rs. 3.00 lakhs, base policy of Rs. 3.00 lakhs will be used first and it will be considered that the pensioner has contributed his portion of ‘Deductible’ amount out of the Base plan, and thereby, remaining amount of Rs. 2.00 lakhs 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 lakhs from their own pocket.

### iii. Ailment wise expenditure cappings

The ailment wise cappings were introduced in the year 2017-18 with the idea to restrict the premium from increasing abnormally. The cappings have been revised commensurate with the present cost for treatment of these ailments as under:

*(Amount in Rupees)*

Sl	Name of Ailment	Existing Limits	Proposed Limits for Basic Plan of Rs. 3.00 lakhs	Proposed Limits for Basic Plan of Rs. 5.00 lakhs
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	30,000	45,000	50,000
4	Cholecystectomy	70,000	1,00,000	1,25,000
5	Hernia	70,000	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 treatment of Prostate Cancer)	80,000	1,00,000	1,25,000

### iv. Room Rent / ICU Rent / ICCU Rent cappings

Based on reports regarding deductions on account of lower Room Rent / ICU Rent / ICCU Rent eligibilities, it is also proposed to revise Room Rent / ICU Rent / ICCU Rent caps under the policy as under :

*(Amount in Rupees)*

Basic Plan (Rs. in Lakhs)	Existing		Proposed	
	Room Rent	ICU / ICCU Rent	Room Rent	ICU / ICCU Rent
3.00	4,000	7,500	5,000	9,500
5.00	4,000	7,500	7,500	12,000

### v. Subsidization of premium & Administration of subsidy

As a measure of financial support to family pensioners / senior retirees, it has been decided to allow 50 % subsidy on Base Premium of Rs. 3.00 lakhs under APP (Policy 'B') to all Family Pensioners and to pensioners

70 years of age and above on the date of renewal (i.e. on 16.01.2020). Retirees 70 years of age and above & family pensioners, who are not in the existing policy, shall also be eligible to avail subsidy on enrolment.

*(Amount in Rupees)*

<b>Basic Plan</b> <i>(Rs. in Lakhs)</i>	<b>Basic Premium</b>	<b>Subsidy to Family Pensioners &amp; Retirees 70 years of age and above as on 16.01.2020</b>
3.00	16,542	8,271
5.00	36,771	8,271

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

Members would be required to make payment of premium in full. After completion of renewal process, member wise list of eligible retirees will be prepared by concerned Administrative Offices and sent to their LHOs for compilation of data. LHOs shall submit the consolidated data to Corporate Centre for reimbursement of subsidy to eligible members. Reimbursement of subsidy will be made by Corporate Centre directly to the pension accounts of members.

**vi. Three-year Arrangement**

As per the terms and conditions of our Request for Proposal (RFP), premium quotes were obtained for three year period with a provision of annual renewal. Annual renewal will be done as per the terms of the RFP accepted by SBI General Insurance Co. Ltd. This is done with a view to ensure continuity of Insurance Co. / TPAs etc. The premium will not undergo an upward revision during the three year period, if the policy is continued with SBI General Insurance Co.

It has been observed that retirees / family pensioners face difficulties with the two policies (Policy ‘B’ and Policy ‘A’) running with two different companies. Operational functionaries at Administrative Offices also face difficulties in identifying the TPA for members. Therefore, it has been decided to make both the policies co-terminus from 16<sup>th</sup> January, 2021 onwards. AAP (Policy ‘B’) will be renewed with SBI General Insurance Co. Ltd. on its due date i.e. on 16<sup>th</sup> January, 2020 and OTPP (Policy ‘A’) will be renewed with SBI General Insurance Co. Ltd. from 1<sup>st</sup> June, 2020 to 15<sup>th</sup> January, 2021. From 16<sup>th</sup> January, 2021, both the policies will run concurrently. Existing Policy-A will continue to be with IFFCO Tokio General Insurance Co. Ltd. until 31<sup>st</sup> may, 2020.

**vii. Domiciliary Facility (e-Pharmacy Tie-up)**

There will be no provision of domiciliary cover in APP (Policy ‘B’). To support the members of APP meet the domiciliary medical expenses, it has been decided to provide e-Pharmacy facility to all members of APP (Policy ‘B’) upto Rs. 18,000/- with an own contribution of Rs. 6,000/-. Bank is in the process of making arrangements with a reputed company in e-Pharmacy field for provision of such services.

*(Amount in Rupees)*

<b>Total Domiciliary Limit to the members of APP (to be provided outside Insurance Policy)</b>	<b>Initial payment to be made by member upto</b>	<b>Bank’s Contribution after initial payment by the member</b>
Rs.18,000/-	Rs.6,000/-	Rs.12,000/-

The details of the scheme / modus of operation etc. will be circularized separately.

**viii. Critical Illness cover**

An optional Critical Illness cover for Rs. 5.00 lakhs was provided in the policy during the last renewal for the undernoted six specified diseases:

- 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)*

It is proposed to include the following additional diseases under the Critical Illness cover:

- i) *First Heart attack*
- ii) *Coma of specified severity*
- iii) *Heart valve replacement*
- iv) *Permanent paralysis of limbs*
- v) *Motor neuron disease with permanent symptoms*
- vi) *Aorta Graft surgery*
- vii) *Total blindness*
- viii) *Open heart replacement or repair of heart valves*

The premium applicable for the optional Critical Illness cover is as under:

*(Amount in Rupees)*

Critical Illness Cover	Basic Premium	GST (@18%)	Gross Premium
5,00,000	13,774	2,479	16,253

Other terms & conditions for availing Critical Illness cover shall be as under:

- a) Critical Illness Cover will not be available separately and can only be taken with Basic and Super Top up covers taken together.
- b) Entry shall be available only upto the age of 65 (as on 16.01.2020). However, renewals can be done beyond 65 years on a continuous basis.
- c) There will be a waiting period of 90 days and surviving period of 30 days under the policy.
- d) Members who have opted for Critical Illness Cover in the past may continue to take the cover. Waiting period of 90 days will not be applicable to such members.
- e) Pre-existing ailments will not be covered under the Critical Illness Cover.
- f) Critical Illness Cover will be available only to the primary member and not to spouse / dependent.

In an event of the insured person being diagnosed with one of the critical illnesses defined in the policy after the lapse of waiting period of 90 days and surviving period of 30 days, the Insurance Co. would pay the full sum insured under the critical illness cover to the insured member. However, waiting period & entry age of 65 yrs. would not be applicable for those Retirees who are existing members of Critical illness cover under the expiring Policy for ailments from serial number I to VI. Thus, for a claim to be admissible under Critical Illness cover, two conditions have to be complied with – (i) no claim would be admissible for first 90 days (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 amount (Rs. 5.00 lakhs) under the critical illness will become admissible.

The Insurance company shall pay the insured person only once in respect of any one of the covered illness under the policy. The

Critical Illness Cover ceases after admission of any claim and no further claim will be admissible under the said Cover. However, benefits under the Base plan or the Super Top-up Plan would continue to be available as per the terms & conditions of the said coverage and the available sum insured.

The option for Critical Illness plan has to be exercised simultaneously with the Base Plan + Super Top-up Plan taken together and the premium for the same is to be paid along with main policy (premium on Super Top-up cover will be paid by the Bank). Critical Illness plan cannot be availed at a later date if it is not opted for at the time of enrolment / renewal.

**ix. Dental Treatment**

The policy will cover reimbursement of expenses on dental treatment only for Root Canal Treatment up to a maximum of Rs. 7,500 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.

**B. SBI-REMBS**

It is proposed that the membership under present structure to SBI-REMBS will be frozen as on 31<sup>st</sup> December, 2019 and memberships will be allowed to subsequent retirees only under a new structure / plan. All the members (existing & new) will continue to avail their benefits upto their residual balances under the REMB Trust Rules as at present.

***One Time Payment Plan (OTPP) – “SBI Health care” :***

The plan under SBI-REMBT will be applicable for the employees retiring on or after 1<sup>st</sup> January, 2020. Based on actuarial assessment, member’s contribution towards the Life time Limits under the new plan have been revised as under :

*(Rupees in lakhs)*

<b>Lifetime Limit</b>	<b>Amount of contribution by members</b>
7.00	1.63
10.00	2.30
15.00	3.00
20.00	3.75

Eligibility criteria for membership will be same as existing SBI Retired Employees’ Medical Benefit Scheme. However, retirees eligible for cover under OTPP can choose any of the Life time Limits as per their medical need by paying the contribution amount and the same shall not be designation

linked. The plan will cover pensioners, their spouses and disabled children, if any. Other terms & conditions of the scheme will be as under:

- a. New members under OTPP will be migrated to an insurance policy as is done in case of existing members of SBI-REMBS one month after ratification of their membership in the Trust.
- b. The existing policy with IFFCO Tokio General Insurance Co. Ltd. will continue up to 31<sup>st</sup> May, 2020 with no changes in policy terms.
- c. Old and new members joining OTPP will be covered under the existing policy till 31<sup>st</sup> May, 2020.
- d. Insurance cover for members under SBI-REMBS / OTPP will be provided by SBI General Insurance Co. Ltd. from 1<sup>st</sup> June, 2020 onwards.

**Modified Policy 'A' (OTPP) with effect from 1<sup>st</sup> June, 2020**

Insurance cover for SBI-REMBS / OTPP members w.e.f. 1<sup>st</sup> June, 2020 will be as under:

- a. The insurance cover will be provided by SBI General Insurance Co. Ltd.
- b. Insurance will be taken for the members whose residual balance is Rs. 3.00 lakhs and above.
- c. Medical claims of members having balance below Rs. 3.00 lakhs will be paid by the Trust and they will be out of the insurance scheme.
- d. Any amount of claim beyond total allocated limit in the Insurance Policy will be paid by the Trust.

**i. Basic Covers under OTPP (erstwhile Policy-A)**

As a measure to control the premium and for allocating justified Basic Cover, members having residual balance of Rs. 3.00 lakhs to Rs. 10.00 lakhs will be provided Basic Cover of Rs. 3.00 lakhs with a Super Top Up cover of 6.00 lakhs. Proposed insurance cover under OTPP will be as under w.e.f. 01.06.2020:

*(Rupees in lakhs)*

Residual balance under REMBS	Base Plan	Super Top-up (with 'Deductible' of Rs. 2.50 lakhs)	Total Cover to Member
Rs. 3.00 lakhs to below Rs. 10.00 lakhs	3.00	6.00	9.00
Rs. 10.00 lakhs and above	5.00	6.00	11.00

Premium on both the Base Plan and Super Top-up cover will be paid by the Trust.

**ii. ‘Deductible’ portion under Super Top-up Cover**

There will be a ‘Deductible’ portion of Rs. 2.50 lakhs within the Super Top-up cover. If Super Top-up cover is triggered, ‘Deductible’ portion will be taken from Base Plan, and members will not have to pay from their own pocket.

For example, in case there is a claim of Rs. 5.00 lakhs under Super Top-up plan of Rs. 6.00 lakhs with a Base policy of Rs. 3.00 lakhs, base policy of Rs. 3.00 lakhs will be used first and it will be considered that the pensioner has contributed his portion of ‘Deductible’ amount out of the Base plan, and thereby, remaining amount of Rs. 2.00 lakhs of the claim will be settled from the Super Top-up plan. In case the claim exceeds total cover taken by the Bank, the excess amount over and above total cover will be paid by the Trust (up to the residual amount under SBI-REMBS).

**iii. Annual Domiciliary Limit under OTPP**

The domiciliary limit under OTPP will be upto 1 % of Life time Limit annually subject to a cap of total 10 % for the life time. Annual domiciliary limit under various Life time limits will be as under :

Lifetime Limit under SBI-REMBS	Annual Domiciliary Limit @ 1% of Life time limit
300000	3000
400000	4000
500000	5000
700000	7000
1000000	10000
1500000	15000
2000000	20000

**iv. Ailment wise expenditure capping**

Ailment wise expenditure capping under OTPP (SBI Health Care) will be as under :



SI	Name of Ailment	Existing Limits	Proposed Limits for Basic Plan of Rs. 3.00 lakhs	Proposed Limits for Basic Plan of Rs. 5.00 lakhs
1	Angioplasty	1,50,000	<b>2,00,000</b>	<b>2,25,000</b>
2	Coronary Artery Bypass Graft	2,50,000	<b>3,00,000</b>	<b>3,25,000</b>
3	Cataract	30,000	<b>45,000</b>	<b>50,000</b>
4	Cholecystectomy	70,000	<b>1,00,000</b>	<b>1,25,000</b>
5	Hernia	70,000	<b>1,00,000</b>	<b>1,25,000</b>
6	Knee Replacement - Unilateral	1,75,000	<b>2,00,000</b>	<b>2,25,000</b>
7	Knee Replacement - Bilateral	2,50,000	<b>3,25,000</b>	<b>3,50,000</b>
8	Prostate (Other than treatment of Prostate Cancer)	80,000	<b>1,00,000</b>	<b>1,25,000</b>

**v. Room Rent / ICU Rent / ICCU Rent capping**

The Room Rent / ICU Rent / ICCU Rent under OTPP will be as under:

Basic Plan (Rs. in Lakhs)	Existing		Proposed	
	Room Rent	ICU / ICCU Rent	Room Rent	ICU / ICCU Rent
3.00	4,000	7,500	5,000	9,500
5.00	4,000	7,500	7,500	12,000

**vi. Dental Treatment**

The policy will cover reimbursement of expenses on dental treatment only for Root Canal Treatment up to a maximum of Rs. 7,500 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.

### **C. Procedure for Renewal / Membership for APP (Policy 'B')**

- a) Existing members of Policy 'B', willing to renew their policy, will fill up the simplified Consent Form (enclosed as Annexure -II) manually by obtaining from branches/AO and submit to the pension paying branch along with cheque/debit authority for applicable premium amount as per premium chart.
- b) Existing Members of Policy 'A' who are willing to obtain additional cover under APP (Policy 'B') will fill up the Application Form (enclosed as Annexure -I) manually by obtaining from branches/ A.O. and submit to the pension paying branch with cheque/debit authority for applicable premium amount as per premium chart.
- c) Old retirees of SBI who are willing to enrol in APP for first time and retirees of e-ABs who are willing for enrolment under APP will fill up the Application Form (enclosed as Annexure-I) manually by obtaining from branches/ AO and submit to the pension paying branch with cheque/debit authority for applicable premium amount as per premium chart.
- d) Post merger retirees of e-ABs should mention their HRMS ID instead of PF ID on the Application Form in column no. 1A. Old retirees of e-ABs who retired before merger should mention the name of the e-AB (SBM, SBT, SBBJ, SBP, SBIN, SBS & SBH) against their PF ID (for example **"1234 SBM"**) in column no. 1B.
- e) In respect of new enrolments by members who retire/have retired on or after 16.01.2020, the premium is to be collected on pro-rata basis as per the extant guidelines. Branches can contact CMs(HR) at their respective A.O. to obtain exact pro-rata premium applicable to the new retiree. The Pro-rata calculator will be supplied to all CMs(HR).
- f) New retirees who retire/have retired on or after 16.01.2020, willing to enroll for the policy, will also be required to fill up the Application Form (enclosed as Annexure-I) manually by obtaining from Branches/A.O. and submit to the pension paying branch along with cheque/debit authority for applicable pro-rata premium amount.
- g) The branch will arrange for debiting the applicant's account with the amount of gross premium (i.e. Basic Premium plus GST) and credit the same to Current Account opened by each A.O. for collection of premium.
- h) Once premium is deposited in the designated account at A.O., the branch will forward duly filled-in application forms [mentioning (a) Transaction No. (b) Date of Transaction; and (c) Amount] to concerned A.O. for further action.

- i) A.Os on receiving the application form, will verify the same and check the eligibility of the applicant and ensure that all necessary details have been filled and also correct amount of premium has been deposited in the Current Account maintained at A.O.
- j) A.Os will simultaneously prepare a list (as per Annexure -IV) containing details of the applicants and send the soft copy through email to HR Department at their respective LHO and also transfer the consolidated amount to Main Collection Account maintained by PPG department, Corporate centre, Mumbai. Specific dates for transfer of consolidated premium to Corporate Centre and data file sharing will be communicated by Corporate Centre to LHOs / A.Os.
- k) The A.Os should ensure that the amount remitted to Corporate Centre tallies with the column total of 'Premium Paid by pensioner' in the excel file sent by them to their respective LHO. **A.Os should not send data files directly to Corporate Centre.**
- l) HR Department at each LHO, on receiving the enrolment details / files from their A.Os, will verify and collate the details in a single file in different sheets (as per Annexure-IV) for each A.Os and send the same to PPG Department, Corporate Centre on the dates communicated to them.
- m) PPG Department, Corporate Centre, on receiving the files from each LHO, will prepare a consolidated list and send the same to the Insurance Company along with the total premium amount i.e. collected premium amount by means of a single cheque drawn on the main collection account at fortnightly intervals.

As all renewal enrolments are supposed to be completed by 15.01.2020 it has been decided that first payment of premium will be made on 04.01.2020 and second payment of premium will be made on 10.01.2020 to ensure timely and smooth enrolments. After remittance on 10.01.2020, premium collected from 11.01.2020 upto 15.01.2020 should be sent to Corporate Centre on 15.01.2020 itself. Tallied enrolment details must be sent by LHOs to Corporate Centre on the date of remittances without fail.

Annexure-I : Application form for new retirees / prospective members

Annexure-II : Consent form for renewal

Annexure-III : Premium Chart

Annexure-IV : Reporting Format

**“SBI Health Assist” Scheme**  
**GROUP MEDICLAIM POLICY FOR SBI RETIREES**  
**ANNUAL PAYMENT PLAN (APP)**  
**APPLICATION FORM FOR APP (16.01.2020 – 15.01.2021)**

<b>Date of payment of premium</b>	
<b>Journal No,</b>	
<b>Amount paid</b>	

Chief Manager  
 State Bank of India,  
 Branch / Administrative office,  
 \_\_\_\_\_

Affix coloured joint photograph  
of the member and spouse

Dear Sir,

**SUB: Family Floater Group Health Insurance Policy for SBI Retirees**

**Policy Period : 16.01.2020 – 15.01.2021**

I am interested in joining the Family Floater Group Health Insurance Policy of State Bank of India (Annual payment Plan – SBI Health Assist Scheme) and furnish the required information as under:

Sl.	Particulars	Remarks
1A	P.F Index No. / HRMS ID (for post merger e-ABs retirees)	
1B	PF ID (for pre merger retirees of e-ABs) for example “1234 SBM / SBH.....”	
2	Name	
3	Date of joining the Bank	
4	Date of Retirement	
5	Retired as	Clerical/Sub-staff/JMGS-I/MMGS-II/MMGS-III/SMGS-IV/SMGS-V/TEGS-VI/TEGS-VII/TEGSS-I/TEGSS-II

6	Age (in years) as on the date of retirement	
7	Gender	i. Male ii. Female
8	Type ( <b>please write Pensioner / Family pensioner / Retiree</b> )	
9	Category (Please tick mark)	i. SBI retirees on completion of pensionable service in the Bank. ii. Surviving spouses of SBI employee who died whilst in service or after retirement. iii. Existing members of Policy-A. iv. Old retiree/ surviving spouses / family pensioners of erstwhile Associate Banks of SBI (e-ABs) v. Pensioners removed from service and receiving pension. vi. Pensioners / Retirees who could not join Policy-B in the past and now wish to join.
10	Whether dismissed or terminated from service. (Tick)	Yes / No
11	Whether Rule 19(3) was invoked on attaining the age of retirement (If yes, please furnish the details of the disciplinary case, date of its conclusion and penalty, if any imposed )	Yes / No
12	Date of Birth	dd/mm/yyyy
13	Date of Death (in case of deceased employee / pensioner)	dd/mm/yyyy



<b>CRITICAL ILLNESS COVER **</b>					
<b>25</b>	<b>Sum Insured</b>	<b>Basic Premium</b>	<b>GST @ 18%</b>	<b>Gross Premium (B)</b>	<b>Please Tick</b>
	5,00,000				
** Critical Illness Cover will not be available separately and can be taken only with a Base Plan.					
<b>N.B. : Pro-rata premium for new retirees will be applicable in both the plans i.e. Basic Cover Plans and Critical Illness Plan.</b>					
<b>26</b>	<b>CALCULATION OF TOTAL PREMIUM (with GST)</b>				
	<b>Premium for Base Plan</b>	<b>Premium for Critical Illness (if any)</b>	<b>Total Premium Paid (with GST)</b>		
	<b>(A)</b>	<b>(B)</b>	<b>A+B = C</b>		
<b>27 Declaration of Nominee/s :</b>					
<p>I, Mr./Mrs./Ms. _____, a retired employee / spouse of the deceased employee / pensioner of the Bank do hereby assign the money payable by “SBI General Insurance Co. Ltd.” in case of my death to Mr. / Mrs./ Ms. _____ Relation _____ and further declare that his/her receipt shall be sufficient discharge of the company.</p>					
<b>28. Debit Authority :</b>					
<p>I am aware that I along with my spouse and disabled child/children (if any) will be eligible for a health insurance cover of Rs. _____ lakhs under the Family Floater Group Health Insurance Policy. I hereby authorize the Bank to debit the insurance premium amount of Rs. _____ to my pension / family pension account No. _____</p> <p>I undertake to keep sufficient balance in my above account for debiting insurance premium failing which the policy may not be issued to me. I am also aware that Bank may at its sole discretion can modify the terms and conditions of the policy from time to time.</p>					
<b>Place :</b>		<b>Signature of Retired Employee / Spouse</b>			
<b>Date :</b>					

For office use only		
Certified that Shri / Smt. _____ is a retired employee / spouse of the retired / deceased employee of SBI / e-ABs and he / she has remitted the insurance premium as per the following details:		
<b>Transaction No. (Journal No.)</b> _____	<b>Date :</b> _____	<b>Amount :</b> _____
<b>State Bank of India</b> <b>Name of the Forwarding Branch (Code No.):</b>		
<b>Place :</b>	_____ <b>Signature of the Branch Manager with seal</b>	
<b>Date :</b>		



**ACKNOWLEDGEMENT**

***“SBI Health Assist”***

**GROUP MEDICLAIM POLICY FOR RETIREES**

**ANNUAL PAYMENT PLAN (APP)**

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

Received from Shri/Smt. \_\_\_\_\_

PF Index No. \_\_\_\_\_

Application for membership of Family Floater Group Medclaim Policy(APP) along with Insurance Premium including GST for Rs. \_\_\_\_\_ for onward submission to Administrative Office.

Date \_\_\_\_\_

Branch \_\_\_\_\_

Stamp of the Branch

Signature of the officer  
receiving the Form

***“SBI Health Assist” Scheme***

**GROUP MEDICLAIM POLICY FOR SBI RETIREES**

**ANNUAL PAYMENT PLAN (APP)**

**CONSENT FOR RENEWAL (2020-21)**

Date of payment of premium	
Journal No,	
Amount paid	

The Branch Manager

State Bank of India,

\_\_\_\_\_ Office/ Branch

Dear Sir,

**SUB: Family Floater Group Health Insurance Policy for SBI Retirees, Policy Period:  
16.01.2020 –15.01.2021**

PF No.		
Name of Pensioner/ Spouse of Deceased Pensioner	Gender (M/F)	Dt. of Birth (dd/mm/yyyy)
Name of Spouse	Gender (M/F)	Dt. of Birth (dd/mm/yyyy)
Name of disabled child (if any)	Gender (M/F)	Dt. of Birth (dd/mm/yyyy)
1.		
2.		
Name of the Nominee	Relationship of Nominee	
Date of Retirement :		
Pensioner Type ( Pensioner / Retiree / Family Pensioner)		
Address of pensioner		
City		
State		
Pincode		
Mobile No. / Landline No.		

Email Id.	
Name of Zonal/ Administrative office	
Name of LHO	
Name of Pension Branch	
Pension Branch code	
Pension Account no.	
IFSC code	
Date of payment of premium (dd/mm/yyyy)	

I intend to join the Family Floater Group Health Insurance under Annual Payment Plan of State Bank of India. I hereby exercise my options as per the following :

Sum Insured (Rs in Lakhs)	Premium details for Basic Cover (Without Domiciliary)			
	Basic Premium	GST @ 18%	Gross Premium (A)	Please Tick Opted Plan
3,00,000				
5,00,000				

Sum Insured	Basic Premium	GST @ 18%	Gross Premium (B)	Please Tick Opted Plan
5,00,000**				

\*\*Critical Illness Cover will not be available separately and can be taken only with a base plan.

**Calculation of Total Premium :**

Premium for Basic Plan Opted with GST (A)	Critical Illness Plan Premium (If any) with GST (B)	Total Premium (with GST) A+B = C

**Debit Authority :**

I am aware that I along with my spouse and disabled child/children will be eligible for a health insurance cover of Rs. \_\_\_\_\_ lakhs under the Family Floater Group Health Insurance policy. I hereby authorize the Bank to debit the insurance premium amount of Rs. \_\_\_\_\_ to my pension / family pension account / Savings Bank Account No. \_\_\_\_\_.

**Date :**

**Signature of Retired Employee/ Spouse**

**ACKNOWLEDGEMENT**

***“SBI Health Assist”***

**GROUP MEDICLAIM POLICY FOR RETIREES**

**ANNUAL PAYMENT PLAN (APP)**

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

Received from Shri/Smt. \_\_\_\_\_

PF Index No. \_\_\_\_\_

Application for membership of Family Floater Group Mediclaim Policy(APP) along with Insurance Premium including GST for Rs. \_\_\_\_\_ for onward submission to Administrative Office.

Date \_\_\_\_\_

Branch \_\_\_\_\_

Stamp of the Branch

Signature of the officer  
receiving the Form

## SBI HEALTH ASSIST SCHEME

### Annual Payment Plan

### Premium Chart (2020-21)

**A. Base plan only**

Sum insured	Basic Premium	GST (@18%)	Gross Premium
300000	16,542	2,978	19,520
500000	36,771	6,619	43,390

**B. Base Plans Plus Critical Illness Cover**

Sum insured for Base plan	Sum Insured for Critical illness	Basic premium for Base plan	Basic premium for Critical illness	Combined Basic premium	GST (@18%)	Gross premium
300000	500000	16,542	13,774	30,316	5,457	35,773
500000	500000	36,771	13,774	50,545	9,098	59,643

**C. Instruction to be followed**

1. Applicant will submit duly filled Consent Form (Annexure-II ) to Pension Paying Branch for renewal of the policy, if the applicant is applying for first time for AAP (Policy-B) then he/she will submit duly filled Application Form (Annexure -I).
2. Branch will collect duly filled form from the applicant and verify that all the details required are correctly filled by the applicant.
3. After verification of the form, Branch will debit applicant's account for premium amount (as per premium chart) and branch will provide credit to the current account maintained by their respective Administrative office/ Zonal office.
4. Branch will sign the Acknowledgement and Certificate and provide to the applicant.
5. Branch will write transaction date and Journal No. of the transaction with A.O. on top of the form and forward the original copy of Consent/Application Form to respective Administrative office.

## FAQs and their clarifications:

- i) Is it mandatory to be a member of SBI-REMBS to become a member of Annual Payment Plan (APP)?

*No.*

*Membership in APP can be taken without having membership of SBI-REMBS.*

- ii) When a retiree is a member of SBI-REMBS (and hence OTP), why should he take up membership of APP?

*Whereas it is not mandatory for a member of SBI-REMBS to take up membership of APP, his doing so would help him in conserving the balance under SBI-REMBS (i.e. OTP).*

- iii) When a retiree is a member of both SBI-REMBS (i.e. OTP) and APP, in case of a claim arising, the same is settled out of which policy?

*This is for the member to decide. However, payment under APP would help the retiree preserve the balance under the OTP which is a life time limit.*

- iv) Can someone take APP (Policy 'B') for Rs. 3.00 lakhs this year and switch to Plan for Rs. 5.00 lakhs at next renewal or vice versa.

*A change in 'Basic Sum Insured' at the time of renewal is not envisaged as at present.*

- v) How does the 'deductible' under Super Top up operate?

*In SBI Mediclaim Policies, the 'deductible' mandatorily comes from Base Plan of the same policy. The 'deductible' or threshold limit of Rs. 2.50 lakhs under the Super Top Up cover will be fully taken care of by the Base Policy in all situations. By taking Base Policy of Rs. 3.00 lakhs i.e. more than the threshold limit or deductible of Rs. 2.50 lakhs, the effect of deductible has been nullified and the members would get full benefit of the total Sum Insured under the Base Policy + Super Top Policy. In other words, retirees will not be required to pay anything from their pocket up to the total amount of Base Plan + Super Top-up plan.*

### **(The above clarification is applicable for both OTP and APP)**

*Examples of different scenarios are given below:*

- a) *A pensioner is having Base Policy of Rs. 3.00 lakhs & Super Top Up of Rs. 6.00 lakhs. He had a claim of Rs. 2.00 lakhs. His entire claim within the policy terms & conditions would be paid by his base policy.*

*Subsequently, he had another claim of Rs. 3.00 lakhs. He would be paid Rs. 1.00 lakh from his remaining balance of Base Policy and Rs. 2.00 lakhs from the Super Top Up cover as per the policy terms & conditions.*

*Again, if he has a third claim of Rs. 4.00 lakhs, he would be paid entire Rs. 4.00 lakhs from the Super Top Up cover. Thus, in all circumstances, he can avail reimbursement upto Rs. 9.00 lakhs without making any payment from his own pocket.*

- b) *A pensioner is having Base Policy of Rs. 3.00 lakhs & Super Top Up cover of Rs. 6.00 lakhs. He had a claim of Rs. 5.00 lakhs. He would be paid Rs. 3.00 lakhs from Base Policy & Rs. 2.00 lakhs from Super Top Up cover. If he has another claim of Rs. 5.00 lakhs, he would be paid Rs. 4.00 lakhs from the remaining balance of Super Top Up cover as at this point his entire Sum Insured including Super Top Up is exhausted and balance Rs.1.00 lakh will be borne by him.*
- c) *A pensioner is having Base Policy of Rs. 3.00 lakhs and Super Top Up cover of Rs. 6.00 lakhs. He had a claim of Rs. 10 lakhs. He would be paid Rs. 3.00 lakhs from the Base Policy and Rs. 6.00 lakhs from the Super Top Up and balance Rs. 1.00 lakh will have to be borne by him as the total Sum Insured is exhausted.*
- vi) *If 'deductible' is paid by another insurer or under another policy of SBI General Insurance Co. Ltd., can Super Top up be utilized?*

*No. This is a tailor-made policy wherein other benefits have also been allowed to members. For availing Super Top up cover, 'deductible' has to mandatorily come from the Base Plan under the same policy.*

- vii) *Can a member opt for a Room with rent higher than the entitled amount?*

*Yes, but maximum ceiling on Room Rent / ICU Rent / ICCU Rent will be as per the capping available in the Base Plan opted by the retiree. However, it may be noted that in the event of a member opting for a room higher than the entitlement, proportionate deductions will apply for all other charges incurred during hospitalisation, except for medicines.*

- viii) *Is there any waiting period for pensioners who enrol themselves under APP?*

*There shall be no waiting period for those who are already enrolled under Policy 'B and new retirees. However, 30 days' waiting period will be applicable for all left out retirees, e-AB retirees, spouses of left out retirees & e-AB retirees enrolling into APP (Policy 'B') from the date of their joining. Sum Insured under the policy for these members will not be available for reimbursement of expenses incurred on ongoing hospitalization at the time of taking such membership.*

- ix) *Can a pensioner change the sum insured during the currency of the policy?*

*No.*

*Option once exercised cannot be revised. Mid- term change in Basic Sum Insured is not allowed.*

x) Is there any alternative method of treatment which is covered under these policies?

*Yes. Ayurvedic, Unani, Siddha and Homoeopathic (AYUSH) treatments are also covered under these policies. However, treatment has to be taken from hospitals registered under State / Central Govt.*

xi) Are all family pensioners eligible for subsidy irrespective of their age?

*Yes. All Family Pensioners are eligible for subsidy irrespective of their age.*

xii) How does the Critical Illness cover benefit a member?

*If a primary member / dependent is inflicted with any of the specified 14 ailments after 90 days from the date of membership and survives for another 30 days, full cover amount of Rs. 5.00 lakhs will be paid to the member in one go. Treatment expenses will be additionally covered under the Base Plan / Super Top up.*

xiii) In case primary member's age is more than 65 years but spouse is aged less than 65 years, can Critical Illness cover be opted for?

*No.*

*The primary member's age must be less than 65 years for enrolling under critical illness cover. In case primary member's age is less than 65 and spouse's age is more than 65, even then coverage will be valid on floater basis.*

xiv) Can a person opt for Critical Illness Cover subsequent to enrolling under Basic Policy?

*No, it can be taken only along with the Base Policy.*

\*\*\*\*\*



### ELIGIBILITY FOR TERMINAL BENEFITS

Nature of ceasing from the service	Member's own contribution to P.F.	Bank's contribution to P.F.	Gratuity under the Act	Gratuity under Service Rules (who are not eligible for payment of pension)	Pension	Family Pension	Leave encashment
1	2	3	4	5	6	7	8
On retirement	Yes	Yes (if he has completed 5 years of service)	Yes (if he has completed 5 years of service)	Yes (if he has completed 10 years of continuous service otherwise provision of Act would be followed)	Yes (if required years of pensionable service completed otherwise No)	@@@	Yes (if eligible for pension)
On Voluntary Retirement/ Cessation under Bipartite Agreement with Award employees	Yes	Yes (if he has completed 5 years of service)	Yes (if he has completed 5 years of service)	Yes (if he has completed 10 years of continuous service otherwise provision of Act would be followed)	Yes (if required years of pensionable service completed otherwise No)	@@@	No (Unless it could be treated as retirement for the purpose of pension)
On Compulsory Retirement	Yes	Yes	Yes	Yes	Yes	@@@	Yes
On removal	Yes	Yes (if he has completed 5 years of service)	Yes (Unless provision of Section 4(6) (a) & (b) is attracted)	No (But provision of the Act would be followed)	Yes (if required years of pensionable service completed otherwise No)	@@@	Yes (if eligible for pension otherwise No)
On Discharge (Award Staff Employee)	Yes	Yes (if he has completed 5 years of service)	Yes [Unless provision of Section 4(6) (a) or (b) is attracted]	Yes	Yes (if required years pensionable of service completed otherwise No)	@@@	Yes (if eligible for pension otherwise No)

Nature of ceasing from the service	Member's own contribution to P.F.	Bank's contribution to P.F.	Gratuity under the Act	Gratuity under Service Rules (who are not eligible for payment of pension)	Pension	Family Pension	Leave encashment
1	2	3	4	5	6	7	8
On Dismissal	Yes	No	Provision of Section 4(6)(a) or (b) would be followed	No	No	No	No
On Discharge (Under DTCS Order for Sup-Staff)	Yes	Yes (If he has completed 5 years of service)	Yes [Unless provision of Section 4(6)(a) or (b) is attracted]	Yes (If he has completed 10 years of service)	Yes (If required years of pensionable service completed otherwise No)	@@@	Yes (If eligible for pension otherwise No)
On Resignation	Yes	Yes (If he has completed 5 years of service)	Yes (If he has completed 5 years of service)	Yes (If he has completed 10 years of continuous service otherwise provision of Act would be followed)	Yes (If required years of pensionable service completed otherwise No)	@@@	No (Unless it could be treated as retirement for the purpose of pension)
On Voluntary Vacation	Yes	Yes (If he has completed 5 years of service)	Yes (If he has completed 5 years of service)	Yes (If he has completed 10 years of continuous service otherwise provision of Act would be followed)	Yes (If required years of pensionable service completed otherwise No)	@@@	No (Unless it could be treated as retirement for the purpose of pension)

Nature of ceasing from the service	Member's own contribution to P.F.	Bank's contribution to P.F.	Gratuity under the Act	Gratuity under Service Rules (who are not eligible for payment of pension)	Pension	Family Pension	Leave encashment
1	2	3	4	5	6	7	8
On Death (Died in service after putting in a minimum pensionable service of one year)	Yes	Yes	Gratuity amount calculated as per Payment of Gratuity Act 1972 or DTCS order/Award whichever is higher is payable	Gratuity amount calculated as per Payment of Gratuity Act 1972 or DTCS order/Award whichever is higher is payable	---	Yes	Yes
On Death (dies after retirement from service and as on the date of death drawing pension)	---	---	---	---	---	Yes	---

1	2	3	4	5	6	7	8	9
On Resignation	Yes	Yes (If he has completed 5 years of service)	Yes (If he has completed 5 years of service)	Yes (If he has completed 10 years of continuous service otherwise provision of Act would be followed)	Yes (If required years of pensionable service completed otherwise No)	@@@	No (Unless it could be treated as retirement for the purpose of pension)	No (Unless it could be treated as retirement for the purpose of pension)
On Voluntary Vacation	Yes	Yes (If he has completed 5 years of service)	Yes (If he has completed 5 years of service)	Yes (If he has completed 10 years of continuous service otherwise provision of Act would be followed)	Yes (If required years of pensionable service completed otherwise No)	@@@	No (Unless it could be treated as retirement for the purpose of pension)	No (Unless it could be treated as retirement for the purpose of pension)
On Death (Died in service after putting in a minimum pensionable service of one year)	Yes	Yes	Gratuity amount calculated as per Payment of Gratuity Act 1972 or DTCS order/Award whichever is higher is payable	Gratuity amount calculated as per Payment of Gratuity Act 1972 or DTCS order/Award whichever is higher is payable	---	Yes	Yes	No
On Death (dies after retirement from service and as on the date of death drawing pension)	---	----	---	-----	---	Yes	---	---

@@@ "Yes" If the retiring employee was drawing pension, otherwise "NO"

**FORM "A"**

The Chief General Manager,  
State Bank of India,  
Local Head Office,  
\_\_\_\_\_

Through:           The Branch Manager  
                      State Bank of India  
                      \_\_\_\_\_ Branch

Dear Sir,

APPLICATION FOR RETIREMENT

I beg to inform you that I shall attain 60 years of age as at the close of business on \_\_\_\_\_ I shall be glad if you will kindly permit me to retire from Bank's service as from the above date. I give hereunder my address after retirement.

Address after retirement

Yours faithfully,

Name : \_\_\_\_\_

Designation : \_\_\_\_\_

State Bank of India

\_\_\_\_\_ Branch.

**Form “D”**

The Trustees,  
State Bank of India Employees’ Provident Fund  
State Bank of India,  
Corporate Centre, MUMBAI

Through the :  
State Bank of India  
\_\_\_\_\_

Gentlemen,

**APPLICATION FOR REFUND OF PROVIDENT FUND BALANCE ON RETIREMENT**

I beg to advise that I shall finally retire from the service of the Bank as at the close of business on the \_\_\_\_\_.

I shall feel obliged if you will kindly arrange to refund me the balance standing at the credit of my account in Provident Fund at an early date through Bank’s \_\_\_\_\_ Branch.

My present address is given below.

Yours faithfully,

(Signature)

Name : \_\_\_\_\_

Designation : \_\_\_\_\_

State Bank of India

\_\_\_\_\_ Branch.



Form "E"

The Trustees,  
State Bank of India Employees' Pension Fund  
State Bank of India,  
Corporate Centre, MUMBAI

Through the \_\_\_\_\_  
State Bank of India  
\_\_\_\_\_

Gentlemen,  
APPLICATION FOR PAYMENT OF PENSION

I beg to inform you that I shall finally retire from the Bank's service as at the close of business on \_\_\_\_\_.

I shall be feel obliged if you will kindly arrange to pay me pension for which I am willing to drawn through the Bank's \_\_\_\_\_ Branch. ( Branch Code)

I also opt to commute 1/3rd of my pension : ( YES / NO)

My Present address is as under:

Yours faithfully,

(Signature)

Name : \_\_\_\_\_

Designation : \_\_\_\_\_

P.F. Index No. : \_\_\_\_\_

State Bank of India

\_\_\_\_\_ Branch/Office.

My present address:

\_\_\_\_\_  
\_\_\_\_\_

Date :

Signature verified

Branch Manager  
State Bank of India

\_\_\_\_\_ Branch/Office.



C.O.S. 448

STATE BANK OF INDIA EMPLOYEES' PROVIDENT FUND

Rs. \_\_\_\_\_

Received from the Trustees of the State Bank of India Employees' Provident Fund the sum of Rupees \_\_\_\_\_  
(in words) being the balance at my credit in the Fund with interest thereon on the date of my leaving the Bank's service.

Revenue Stamp if  
over Rs. 500/-

Place : \_\_\_\_\_

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

(Signature)

WITNESS:-

Signature \_\_\_\_\_

Designation \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

**STATE BANK OF INDIA****RECEIPT**

Received from State Bank of India a sum of Rs. \_\_\_\_\_  
(Rupees \_\_\_\_\_ only) being the amount  
of Gratuity sanctioned to me by the Chief General Manager in terms of the provisions  
of payment of Gratuity Act, 1972.

Revenue Stamp if over  
Rs. 500/-

Place :

Date :

Receiver's Signature

P.F. Index No. \_\_\_\_\_

Name :

The Chief General Manager,  
State Bank of India,  
Local Head Office,  
\_\_\_\_\_

Through :       The \_\_\_\_\_  
                  State Bank of India  
                  \_\_\_\_\_ Branch/Office.

Dear Sir,

**ENCASHMENT OF LEAVE**

As I will be retiring from the Bank's service as at the close of business on the \_\_\_\_\_  
\_\_\_\_\_, I shall be glad if you will please permit me to  
encash the Privilege leave due to me at the time of my retirement.

Thanking you,

Yours faithfully,

(Signature of Employee / Official)

Name : \_\_\_\_\_

Designation : \_\_\_\_\_

P.F. Index No. \_\_\_\_\_

Branch / Office \_\_\_\_\_

\_\_\_\_\_

Date :

The Branch Manager /  
AGM / CM, Office Administration Department,  
State Bank of India,  
\_\_\_\_\_ Branch / Office

Dear Sir,

**LEAVE ENCASHMENT ON RETIREMENT**

I have to state that I am retiring from Bank's service as at the close of business on \_\_\_\_\_ . Please keep the proceeds of my leave encashment on retirement in TDR / STDR for a period of \_\_\_\_\_ months / year and mark a Lien over it till I vacate the Bank's Quarter / Adjust my advance amount taken against LFC / T.A. Bill.

Yours faithfully,

(Signature of Employee / Official)

Name : \_\_\_\_\_

Designation : \_\_\_\_\_

P.F. Index No. \_\_\_\_\_

Branch / Office \_\_\_\_\_

\_\_\_\_\_

Date :

**FAMILY PARTICULARS**

I Name of wife (in full) : \_\_\_\_\_

Date of birth : \_\_\_\_\_

Occupation : \_\_\_\_\_

II Name of dependent children : \_\_\_\_\_

(Unmarried daughter etc.) : \_\_\_\_\_

	Name	Date of birth	Occupation
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____

III Permanent address after retirement : \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

IV Six (6) Joint passport sized photographs with spouse (enclosed).

Date :

The Branch Manager /  
AGM / CM, Office Administration Department,  
State Bank of India,  
\_\_\_\_\_ Branch / Office

Dear Sir,

**DETAILS / SETTLEMENT OF LOANS / ADVANCES**

I will be retiring from the Bank's service as at the close of business on \_\_\_\_\_  
Following are my liabilities towards the Bank as on the date of my retirement.

	TYPE OF LOAN	ACCOUNT NO.	BRANCH (CODE)	OUTSTANDING
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____
3.	_____	_____	_____	_____
4.	_____	_____	_____	_____
5.	_____	_____	_____	_____

I propose to liquidate above loans / Advances from my Terminal Benefits / own sources / to continue after my retirement (applicable only in case of Housing Loan)

Yours faithfully,

(Signature of Employee / Official)

Name : \_\_\_\_\_

Designation : \_\_\_\_\_

P.F. Index No. \_\_\_\_\_

Branch / Office \_\_\_\_\_

\_\_\_\_\_

Date :

The Branch Manager /  
AGM / CM, Office Administration Department,  
State Bank of India,  
\_\_\_\_\_ Branch / Office

Date :

Dear Sir,

**PENSIONER'S IDENTITY CARD**


I request you to kindly arrange to issue me Pensioner's Identity Card, as I am retiring on \_\_\_\_\_. My Bio-data is furnished below. I am also enclosing one passport sized photograph of myself.

1. NAME : \_\_\_\_\_
2. DESIGNATION (at the time of retirement) : \_\_\_\_\_
3. P.F. INDEX NO. : \_\_\_\_\_
4. DATE OF BIRTH : \_\_\_\_\_
5. DATE OF RETIREMENT : \_\_\_\_\_
6. BLOOD GROUP : \_\_\_\_\_
7. POST RETIREMENT ADDRESS : \_\_\_\_\_  
\_\_\_\_\_
8. TELEPHONE NO. (at the above address): \_\_\_\_\_

Yours faithfully,

(Signature of Employee / Official)

## PENSIONERS ID CARD FORMAT



P.F. Index Number: \_\_\_\_\_

Name of the Pensioner: \_\_\_\_\_  
\_\_\_\_\_

Retired from: \_\_\_\_\_  
(SBI/IBI/e-AB – Name of the Bank)

Designation: \_\_\_\_\_  
(at the time of retirement)

Date of Birth: \_\_\_\_\_

Date of Retirement: \_\_\_\_\_

Blood Group: \_\_\_\_\_

Name of the spouse: \_\_\_\_\_

Date of Birth of Spouse: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Mobile No.: \_\_\_\_\_

Mobile No.: \_\_\_\_\_  
(in case of emergency)

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)*



To,  
The Chief Manager (HR)  
State Bank of India,  
\_\_\_\_\_ Zonal Office,  
\_\_\_\_\_  
\_\_\_\_\_

Date :

Dear Sir,

SUB : EMWS REFUND APPLICATION

I am a member of EMW Scheme. My unit of EMWS is Rs. \_\_\_\_\_ from \_\_\_\_\_ . I have completed \_\_\_\_\_ years of age as on \_\_\_\_\_ and retired from Bank as \_\_\_\_\_ from \_\_\_\_\_ Branch / Office on \_\_\_\_\_. The particulars of my membership/ posting since \_\_\_\_\_ till date is given below:-

Sl.	Name of the Branch			No. of Months	Contribution
		From	To		

You are therefore, requested to refund my dues. Cheque may be sent to State Bank of India, \_\_\_\_\_ Branch Saving Bank Account No. \_\_\_\_\_

Yours faithfully,

(Signature of Employee / Official)

Name : \_\_\_\_\_

Designation : \_\_\_\_\_

P.F. Index No. \_\_\_\_\_

Branch / Office \_\_\_\_\_

**IBI/SBI/SBS/SBIN PENSION LIFE CERTIFICATE**

Certified that Shri / Smt. .... a pensioner of the Bank appeared before me today and signed / affixed his / her L.T.I below in my presence.

\_\_\_\_\_  
Signature / L.T.I

\_\_\_\_\_  
Branch Manager/Gazetted Officer

Date .....

(Office seal)

Name of the Pensioner : \_\_\_\_\_

P.F. Index Number : \_\_\_\_\_

Pension A/c No. : \_\_\_\_\_

Name and Code of the Pension paying Branch : \_\_\_\_\_

-----  
**ACKNOWLEDGEMENT**

(to be given to the applicant by the Branch receiving the Life Certificate)

Received from Shri/Smt. \_\_\_\_\_ his / her Life Certificate on \_\_\_\_\_.

Date \_\_\_\_\_

Branch \_\_\_\_\_

Signature of the officer  
receiving Life Certificate

Seal of the Branch

**APPLICATION TO BE SUBMITTED BY THE RETIRED OFFICIAL SEEKING  
PERMISSION TAKING UP EMPLOYMENT AFTER RETIREMENT  
WITHOUT PREJUDICE TO PENSION**

(To be submitted through the controller under whom the officer was posted at the time of his retirement)

From: .....

The ....., email ID : .....

State Bank of India, Ph. No. : .....

Date: .....

**Through: proper channel**

Dear Sir,

**SBI EMPLOYEES PENSION FUND RULES  
PERMISSION FOR EMPLOYMENT AFTER RETIREMENT  
WITHOUT PREJUDICE TO PENSION**

I wish to take up employment after retirement and the particulars are as under:

1.	Name of the official	:	
	P F Index	:	
2.	Date of joining the Bank	:	
3.	Date of retirement	:	
4.	Grade at the time of retirement	:	
5.	If retired voluntarily reasons for retirement	:	
6.	Details of the proposed employment.	:	
7.	Whether the proposed employer is banking with us? If not, with whom?	:	
8.	Any other connections of the firm with our Bank	:	
9.	Whether the official had any dealings with the proposed employer before retirement/ employment?	:	

10.	Whether the knowledge and experience of the official will give the employer an unfair advantage?	:	
11.	Whether the proposed employment is of a reputable kind?	:	
12.	Purpose of accepting the new employment	:	
13.	Emoluments expected (Attach a copy of offer of employment)	:	
14.	Terms and conditions of the proposed assignment  (Enclose a copy)	:	
15.	Permission sought/obtained on earlier occasions from the Bank for accepting employment after retirement. (Please mention post/name of organization and date of permission.	:	
16.	If Bank's accommodation /leased accommodation provided, Flat No, Name of the Bldg., etc. and date on which vacated.	:	

2. Please accord necessary permission in terms of SBI Employees' Pension Fund Rules to accept proposed employment without prejudice to my pension. All the information/ particulars submitted above are true and correct. In case any information is found to be incorrect at a later date, I am liable for withdrawal of my pension.

Yours faithfully,

(.....)

Signature of the retired official

DATE:

Address for Communication :

.....  
 .....  
 .....

## LIST OF DIAGNOSTIC CENTRES EMPANELLED WITH BANK

CIRCLE	NAME OF DIAGONSTIC CENTRE	LOCATED AT
AHMEDABAD	Scientific Diagnostic Centre	AHMEDABAD
AHMEDABAD	Apollo Hospital International Ltd. Gandhinagar	AHMEDABAD
AHMEDABAD	Rushab Pathology/ Laboratory/ Endocrine Centre	
AHMEDABAD	Green Cross Pathology & Molecular Laboratory	
AHMEDABAD	Supratech Micropath Laboratory & Research Inst. Pvt. Ltd.	
AHMEDABAD	Unipath specialty lab Ltd. Ahmedabad (MULTICITY LAB)	
AHMEDABAD	Shraddhadeep Pathology Laboratory, Gandhinagar	
AHMEDABAD	Life line pathology lab	NADIAD
AHMEDABAD	Sainath Sonography Centre	BHAVNAGAR
AHMEDABAD	Unipath specialty lab Ltd. Ahmedabad (MULTICITY LAB)	
AHMEDABAD	Vision Laboraty Diagnostic Centre	
AHMEDABAD	Dr. Kadakias Laboratory	VADODARA
AHMEDABAD	Unipath specialty lab Ltd. Ahmedabad (MULTICITY LAB)	
AHMEDABAD	K K Patel Vakal Nidan Kendra & Physiotherapy Centre	
AHMEDABAD	Anand Pathology Laboratory	ANAND
AHMEDABAD	Diagnostic Centre of H.J.Doshi Sarvajanic Hospital, Rajkot	RAJKOT
AHMEDABAD	R.B. Kothari polydiagnostic Centre & Hospital	
AHMEDABAD	Unipath specialty lab Ltd. Ahmedabad (MULTICITY LAB)	JAMNAGAR
AHMEDABAD	Unipath specialty lab Ltd. Ahmedabad (MULTICITY LAB)	SURAT
AHMEDABAD	Shree Sai Diagnostic	Ahmedabad
BHOPAL	Dr N K Jain Memorial Diagnostic Centre (Religare SRL)	Bhopal

CIRCLE	NAME OF DIAGONSTIC CENTRE	LOCATED AT
BHOPAL	Peoples General Hospital	Bhopal
BHOPAL	Pioneer Pathology Lab, Indore	Indore
BHOPAL	CHL Hospitals	Indore
BHOPAL	Choithram Hospital & Research Centre	Indore
BHOPAL	Bhalla Pathology Centre	Jabalpur
BHOPAL	Ashirwad Digital X-Ray Ultrasound 2D Echo & Colour Dopler Centre	Jabalpur
BHOPAL	Real Diagnostics Pvt. Ltd.	Gwalior
BHOPAL	Unique Pathology	Gwalior
BHOPAL	New Age X-Ray	Gwalior
BHOPAL	Central Pathology	Gwalior
BHOPAL	Gitanjali Hi-Tech Diagnostic Centre	Raipur
BHOPAL	Images Pathology	Bhilai
BHOPAL	Advanced Diagnostic Centre	Bilaspur
BHOPAL	Radia Assay & Pathology Laboratory	Korba
BHOPAL	Tejankar Health Care & Medical Research Institute Pvt. Ltd.	Ujjain
BHOPAL	CHL Hospitals	Indore
BHOPAL	CHL Medical Centre	Ujjain
BHOPAL	Mahavir Diagnostic Centre	Ujjain
BHOPAL	Tejankar Health Care & Medical Research Institute Pvt Ltd	Ujjain
BHOPAL	Shalby Limited	Indore
NEW DELHI	General william Masonic	New Delhi
NEW DELHI	Shri Ram Singh Hospital	New Delhi
NEW DELHI	Prognosis Laboratories	New Delhi
NEW DELHI	Saroj Hospital & Heart Institute	New Delhi
NEW DELHI	Kalra Hospital & Heart Centre	New Delhi
NEW DELHI	Shree Krishna Medical Centre	New Delhi
NEW DELHI	Life Line Diagnostic Centre	New Delhi
NEW DELHI	Green Park Diagnostix	New Delhi
NEW DELHI	Goyal MRI & Diagnostix Centre	New Delhi
NEW DELHI	Suraj Diagnostic & Research Centre	Gurgaon

CIRCLE	NAME OF DIAGONSTIC CENTRE	LOCATED AT
NEW DELHI	Yash Clinic	Fridabad
NEW DELHI	Dr. L al Path Lab	New Delhi / NCR
NEW DELHI	X-Ray Centre & Ultra Sound	Agra
NEW DELHI	Medinova Testing Centre	Agra
NEW DELHI	Jain Pathological Lab	Aligarh
NEW DELHI	Genome Diagnostics	Agra
NEW DELHI	Seth Diagnostic Centre	Agra
NEW DELHI	Rangeshwar Pathological Laboratory	Mathura
NEW DELHI	Shobha Sikund Path Lab	Dehradun
NEW DELHI	Dr. Sikand Ultrasound	Dehradun
NEW DELHI	Dr. Chhabra Pathological Lab	Dehradun
NEW DELHI	Dr. Sanjana Nautiyal Pathological Lab	Dehradun
NEW DELHI	Lokpriya Hospital	Meerut
NEW DELHI	Elabz Pathology	Saharanpur
NEW DELHI	Dev Nandini Pathology	Hapur
NEW DELHI	Jaswant Rai Diagnostoc Centre	Meerut
NEW DELHI	Ajanta Heart Care	Ghaziabad
NEW DELHI	Clinical Pathological Lab	Muzaffarnagar
NEW DELHI	Arjun Diagnostic Centre	Ghaziabad
NEW DELHI	Agarwal Eye Care & Pathology centre	Bulandshahar
CHENNAI	M/s Aarthi Scans	Chennai
CHENNAI	M/s Bharat Scans	Chennai
CHENNAI	M/s Ehrlich Lab	Chennai
CHENNAI	M/s V R R Diagnostioc	Chennai
CHENNAI	M/s Doctors Diagnostic	Tiruchirapalli
CHENNAI	M/s Immuno Ancillary Clinical Services	Coimbatore
MUMBAI	Suyash Diagnostic Centre	Centre 6, Swaralata Apts. Gr. Flr.,Gohale Rd. Naupada, Thane (W),
MUMBAI	Healthcare Medical	Yogi Avenue, 1st floor, Yogi Nagar, Borivali (W), Mumbai-400092

CIRCLE	NAME OF DIAGONSTIC CENTRE	LOCATED AT
MUMBAI	Shree Gangotri Clinic	3/ Gangotri Deen Dayal rd, Behind Everest Hall Dombivli (W), Thane 421202
MUMBAI	Saraf's Diagnostic Centre	103/104, Vyom Arcade, First Floor, Tejpal Scheme Road No. 5, Off. Subhash Road, Vile Parle (East), Mumbai - 400 057
MUMBAI	Care Hospitals	3, Farmland, Pansheel Square, Nagpur-440010.
MUMBAI	Shantimohan Hospitals	1st Floor, Opp. Saraf Chambers, Mount Road, Sadar, Nagpur - 440 001
MUMBAI	Dr. Rivonkar's Imaging Centre	1st Floor, Campal Trade Centre, Behind Military Hospital, Campal, Panaji, Goa
MUMBAI	Dr. Fonseca's Pathology Laboratory	Next to St. Sebastian Chapel Fountainhas, Goa
MUMBAI	Dr. Hedgewar Rugnalaya	Garkheda, Aurangabad
MUMBAI	Apollo Clinic	Plot No. 50, Jaivishwabharati Colony, Opp Sapana Super Market, Aurangabad - 431 005
AMRAVATI	Konacc Diagnostic Centre	Guntur
AMRAVATI	Doctors Diagnostics & Research Centre	Kakinada
AMRAVATI	Vijaya Diagnostic Centre Pvt., Ltd.,	Kurnool
AMRAVATI	Vijaya Diagnostic Centre	Nellore
AMRAVATI	Crystal Diagnostic Centre	Tirupati
AMRAVATI	Goodwill Diagnostic Centre	Kadapa
AMRAVATI	Konacc Diagnostic Centre	Vijayawada
AMRAVATI	Super Hospitals	Tirupati
AMRAVATI	Vijaya Medical Centre	Visakhapatnam
AMRAVATI	Satyam Diagnostics	Anantapuramu
AMRAVATI	The Apollo Clinic	Tirupati



CIRCLE	NAME OF DIAGONSTIC CENTRE	LOCATED AT
AMRAVATI	Vijaya Diagnostic Centre	Visakhapatnam
CHANDIGARH	M/s Medicos Centre	SCO 821-822, Sector 22-A, Opp. Parade Ground, Chandigarh
CHANDIGARH	M/S Chandigarh	SCO9, Sector 16-D, Chandigarh
CHANDIGARH	Clinical Laboratories	
CHANDIGARH	M/S Khandelwal	SCO-108-109, Sector 8C, Chandigarh
CHANDIGARH	Diagnostic centre	
CHANDIGARH	Dr. Shamer Singh	SCF 13-14, Sector 16D, Chandigarh
CHANDIGARH	Memorial Radio	
CHANDIGARH	Diagnostic Centre	
CHANDIGARH	M/s Batra X-Ray &	SCO10, Sector 10,
CHANDIGARH	Ultrasound Scan Centre Clinical	Panchkula
CHANDIGARH	Laboratory	
CHANDIGARH	M/s Altus Medical	SCO 35, Sector 16D, Chandigarh
CHANDIGARH	Laboratories	
CHANDIGARH	Jammu Diagnostic Centre	Dr. Guran Ditta Mal Eye Hospital Buliding, Kachi Chawani, Jammu
CHANDIGARH	Dr. Rajiv Rana's Path Lab	15-16-17, Melaram School Market
CHANDIGARH	Tricity Path Labs and	DSS 307, Sector 20,
CHANDIGARH	Diagnostic Panchkula	Panchkula
CHANDIGARH	Vijayanand Diagnostic Centre	Basant Road, Civil Lines, Ludhiana
CHANDIGARH	Siddharth Diagnostic Centre	Mohali
CHANDIGARH	Chandigarh Diagnostic Laboratory	Mohali
PATNA	M/s Clinical Lab	Hazaribagh
PATNA	M/s Popular Diagnostic & Research Centre	Patna
PATNA	Dr. Ruban Diagnostic, Patna	Patna
PATNA	Sri Sai Hospital, Patna	Patna
PATNA	Dr. Uday Diagnostic Centre, Jamshedpur	Jamshedpur
PATNA	M/s Shyam Baba Health Care	Bhagalpur

CIRCLE	NAME OF DIAGONSTIC CENTRE	LOCATED AT
PATNA	One Point Diagnostic Centre	Ranchi
PATNA	Avishkar Diagnostic Centre	Dhanbad
BHUBANESWAR	M/S Ashok Diagnostic Centre	Bhubaneswar
BHUBANESWAR	M/S Apex Neuro Scan Research nd Diagnostic Pvt. Ltd.	Cuttack
BHUBANESWAR	M/s DAPS Diagnostics	Sambalpur
BHUBANESWAR	Nidan Diagnostic & Research Centre	Berhampur
KOLKATA	Bharat Sevasram Sangha	Diamond Harbour Road, Kolkata- 700104
KOLKATA	N G Medicare & Hope Infertility Clinic	123A, Rashbihari Avenue, Kolkata -700029
KOLKATA	Ashok Laboratory	390B, Jodhpur Park, Kolkata-700068
KOLKATA	SRL Ltd.	Midland Park Building, AN Block, Sector-V, Salt Lake Bypass Road, Kolkata- 700102
KOLKATA	Chikitsa Medicare Centre Pvt. Ltd.	6, Diamond Harbour Road, Kolkata-700034
KOLKATA	Dr. Sudarshan Chakraborty Memorial Centre	P-198, Ultadanga Main Road, CIT Scheme VIIM, Kolkata - 700067
KOLKATA	North City Diagnostic Centre Pvt. Ltd.	35A, Canal West Road, Gouribari, Ultadanga, Kolkata-700004
KOLKATA	Eko Diagonstic Pvt. Ltd.	54, Jawaharlal Nehru Road, Kolkata-700071
KOLKATA	Dr. Roy's Diagnostic Centre	136/1, B.K. Pal Avenue, Kolkata- 700005
KOLKATA	Anandalok Sonoscan Pvt. Ltd.	3/3 Hillcart Road, Near Mahananda Bridge, Siliguri-734403
KOLKATA	Chittaranjan Ultrasonography & Echocardiography	33, Ramkrishna Road, Khosbagan, Burdwan-713101
KOLKATA	Tirupati Diagnostic Centre	R.B. Ghosh Road, Khosbagan, Burdwan-713101

CIRCLE	NAME OF DIAGONSTIC CENTRE	LOCATED AT
KOLKATA	Medi Scan	Block-II, Stall-11, Commercial Estate, City Centre, Durgapur- 713216
KOLKATA	Calcutta Medical Centre Ltd.	Kolkata
KOLKATA	Bharati Diagnostic Centre	Chinsurah, Hooghly
BANGALORE	Apoorva Diagnostic Centre	Bengaluru
BANGALORE	Kanva Diagnostic Centre	Bengaluru
BANGALORE	Raghav Diagnostic Centre	Bengaluru
BANGALORE	Richmond Polyclinic & Diagnostic Centre	Bengaluru
BANGALORE	Magnus Diagnostic Centre	Bengaluru
BANGALORE	RV Metropolis Diagnostic Centre	Bengaluru
BANGALORE	Vikram Hospital	Bengaluru
BANGALORE	Sparsh Diagnsotic Centre	Mangaluru
BANGALORE	Disha Diagnostic Centre	Belgaum
BANGALORE	Bhagawan Pathology	Mysuru
BANGALORE	Hubli Scan Cnetre	Hubballi
BANGALORE	Baba Diagnsotic Centre	Gulbarga
BANGALORE	Sanjeevini Diagnsotic Centre	Udupi
HYDERABAD	S L B149:B182DIAGNOSTICS, NALLAKUNTA	HYDERABAD
HYDERABAD	M/S VIJAYA DIAGNOSTIC CENTRE PVT LTD	HYDERABAD
HYDERABAD	M/S SECUNDERABAD DIAGNOSTIC AND RESEARCH CENTRE	HYDERABAD
HYDERABAD	M/S MEDINOVA DIAGNOSTIC CENTRE, NALGONDA (A.O)	KHAMMAM
THIRUVANATHAPURAM	MODERN DIAGNOSTIC CENTRE	KOTTAYAM
THIRUVANATHAPURAM	THE APOLLO CLINIC DIAGNOSIS EVALUATION & RESEARCH P LTD,	TRIVANDRUM
THIRUVANATHAPURAM	THE APOLLO CLINIIC DIAGNOSIS EVALUATION & RESEARCH P LTD,	KANNUR

CIRCLE	NAME OF DIAGONSTIC CENTRE	LOCATED AT
THIRUVANATHAPURAM	VITHAYATHIL DIAGNOSTIC & SCAN CENTRE,	PALAKKAD
THIRUVANATHAPURAM	MEDILAB SPECIALITY LABORATORIES,	KOCHI
THIRUVANATHAPURAM	ASWINI DIAGNOSTIC SERVICES,	Kozhikode
THIRUVANATHAPURAM	DEVI SCANS	TRIVANDRUM
THIRUVANATHAPURAM	ASWATHY LAB.	ALAPPUZHA
THIRUVANATHAPURAM	PRIAM FAMILY HEALTH CARE (I) PVT LTD. CALICUT	KOZHIKODE
THIRUVANATHAPURAM	HYGEA MED LABORATORIES,	THRUSSIR
THIRUVANATHAPURAM	DDRC SRL DIAGOSTICS PVT. LTD	TRIVANDRUM
JAIPUR	Mehta Diagnostic Clinic & Research Centre, Jaipur	Raja Park, Jaipur
JAIPUR	Dr.Goyal's Path Lab &Imagine Centre, Jaipur	New Sanganer Road, Jaipur
JAIPUR	Veena Dayal Charitable Diagnostic & Research centre, Ajmer	Opposite Savitri School, Civil Lines, Ajmer
LUCKNOW	M/S PARK DIAGNOSTIC CENTRE	LUCKNOW
LUCKNOW	M/S INDRA DIAGNOSTIC CENTRE	LUCKNOW
LUCKNOW	M/S CHANDAN DIAGNOSTIC	FAIZABAD
LUCKNOW	M/S NIDAN DIAGNOSTIC CENTRE	LUCKNOW
LUCKNOW	M/S USHA PATHOLOGY, X-RAY & ULYRASOUND	KANPUR
LUCKNOW	M/S M.G. PATHOLOGY CLINIC	GORAKHPUR
LUCKNOW	M/S SETHI PATHOLOGY	BAREILLY
LUCKNOW	M/S VIPUL ULTRA SOUND	BAREILLY
LUCKNOW	M/S VIPUL X-RAY	BAREILLY
LUCKNOW	M/S GALAXY LIFE CARE SERVICES LTD.	VARANASI
LUCKNOW	ATHARVA PATHOLOGY	GORAKHPUR
LUCKNOW	SNEH PATHOLOGY	KANPUR
LUCKNOW	MOHAN DIAGNOSTIC CENTRE	KANPUR
LUCKNOW	BHARAT X-RAY PATHOLOGY & ULTRASOUND	KANPUR
LUCKNOW	SNEH PATHOLOGY, X-RAY & ULTRASOUND	KANPUR

CIRCLE	NAME OF DIAGONSTIC CENTRE	LOCATED AT
LUCKNOW	INDRA DIAGNOSTIC, ALLAHABAD	ALLAHABAD
GUWAHATI	M/s Appollo Clinic, Guwahati	Kanchan Road, Opposite Bora Service Guwahati-781007
GUWAHATI	M/s X-Ray Centre Guwahati Pvt. Ltd.	G.S.Road, Ulubari, Guwahati-781007
GUWAHATI	Alcare Diagnostic & Research PVT. Ltd.	Dinesh Ojha Path, Rajgarh Road, Bhangarh, Guwahati-781005
GUWAHATI	M/s Chakraborty Medical Centre Silchar	Normal School Road, Silchar-788003
GUWAHATI	M/s Suhasini X-Ray & Laboratory Centre, Karimganj	Main Road, Karimganj-788710
GUWAHATI	M/s Woodland Hospital, Shillon	Dhankheti, Shillong-793003
GUWAHATI	M/s Memorial Clinic, Shillong	Wallang House, Three Pins Colony, Laban, Shillong-793004
GUWAHATI	M/s Bethany Hospital, Shilong	Nongrim Hills, Shillong-793003
GUWAHATI	M/s Sonic X-Ray Clinic, Agartala	Agartala
GUWAHATI	Dr. B.K.Paul, Eye Specialist, Agartala	Agartala
GUWAHATI	M/s Babina Diagnostic Centre, Imphal	RIMS Road, Imphal-795001
GUWAHATI	M/s Baruah X-Ray & Sonoscan Clinic, Jorhat	A.T. Road, Tarajan, Jorhat-785001
GUWAHATI	M/s Patholab Diagnostic Centre, Jorhat	T.R. Phukan Road, Jorhat-785001
GUWAHATI	M/s Spondon Diagnostic Centre, Golaghat	Firtst Floor, Jabana, Medical Hall, Hospital Road, Golaghat-785621
GUWAHATI	M/s Assam X-Ray Clinic, Golagaht	Riju Complex Near Kushal Konwar Hospital Golaghat-785621

## DETAILS OF HOLIDAY HOME

Sr. No.	Name of Circle	Name/Place of Holiday Home	Address of Holiday Home
1	North Eastern	Guwahati	Sabodaya Path Bhangagarh Guwahati-781005
2	North Eastern	Shillong	Pala complex, Last Stop, P.O. Laban, Shillong:793004
3	North Eastern	Kaziranga	Lakosha Tourist Lodge, 1 No. Kohora(Near ASEB Power Station), P.O. Kaziranga National Park, Golaghat(Assam)
4	North Eastern	Jorhat	A.T Road, Jorhat(Assam) PIN - 785001
5	Bengaluru	Bengaluru	Binnyston Gardens (Near Binny Mills), Behind City Railway Station, Magadi Road, Bengaluru 560023
6	Bengaluru	Mysore 1	No. 16/1 & 16/2, Shivanna Complex, Kalidasa Road, V.V.Mohalla, Mysore 570002
7	Bengaluru	Mysore 2	D-1, Bhavana Apartments, New Sayyaji Rao Road, Bamboo Bazar, Mysore
8	Bengaluru	Mangaluru	Woodside Hotel, Next to Don Bosco School, Sbehind Bharath Motors Building, Balmatta Road, Mangaluru 575001
9	Bengaluru	Kollur	Hotel Kairali Residency, Kollur Kundapur Taluk, Udupi District, Pin Code 576220
10	Bengaluru	Hubli	Shantinagar Bus Stop, 1st Floor, SBI Madhura Colony Branch Building, Keshawapur, Hubli 580023
11	Chandigarh	Katra, Jammu	SBI Holiday Home at Hotel Ambica, Jammu Road, Katra
12	Chandigarh	Srinagar	SBI Holiday Home at Hotel New Park,Boulevard Road, Opp Dal Lake, Srinagar
13	Chandigarh	Shimla	SBI Holiday Home at Hotel Green Woods, Dhingra Estate, Opposite Petrol Pump, Below Boileauganj, Kalka Shimla Highway, Shimla

Sr. No.	Name of Circle	Name/Place of Holiday Home	Address of Holiday Home
14	Chandigarh	Manali	SBI Holiday Home at M/s Manali Cooperative Housing Society Ltd, Manali
15	Chandigarh	Dalhousie	SBI Holiday Home, Near Subhash Chowk, Dalhousie
16	Chandigarh	Chandigarh	SBI Holiday Home, Sector 42C, Chandigarh
17	Chandigarh	Katra	SBI Holiday Home at Hotel Ambica,, Jammu Road, Katra
18	Thiruvananthapuram	Thiruvananthapuram	Soleil, ETRA No.251, Near Jas Hotel, Thampanoor, Thiruvananthapuram Pin : 695 014 Ph : 0471 6549955
19	Thiruvananthapuram	Thiruvananthapuram	TC 24/615, Near Police Training College, Elangam Nagar, Thycaud, Thiruvananthapuram
20	Thiruvananthapuram	Ernakulam	Hotel Mareena Regency, Hospital Road, Opp Kalyan silks, Ernakulam Ph: 0484 2366618
21	Thiruvananthapuram	Guruvayur	Anjam Smrithi Mandiram Near Railway Station, East Nada Guruvayur-Kerala-680101 Phone:0487-2555561
22	Thiruvananthapuram	Guruvayur	M/s.Krishna Gardens, Perumbilavil Road Guruvayur-680101, Ph.No.0487-2552558
23	Thiruvananthapuram	Guruvayur	M/s.Hotel Elite, East Nada Guruvayur-680101, Ph No.0487-2556215
24	Thiruvananthapuram	Munnar	M/S Sujatha Inn, A. M. Road, Munnar (PO), Idukki Dist, Kerala - 685 612. Ph: 04865 232770, 04865 232880 e-mail:info@sujathainn.com
25	Thiruvananthapuram	Munnar	M/s. Green Ridge Holiday Home, Munnar, Ph.No.0486-5231164

Sr. No.	Name of Circle	Name/Place of Holiday Home	Address of Holiday Home
26	Thiruvananthapuram	Thekkady	M/S HOTEL S. N. International, K.K.Road, Thekkady, Kumily. Pin- 685 509, Ph.No.04869-224355,320361
27	Thiruvananthapuram	Thekaddy	M/s. Hotel Kumily Gate Near Kumily Bus Stand Kumily,Thekkedy, Ph No.04869-222279
28	Thiruvananthapuram	Kumarakom	M/S.Ashirwad Heritage Resorts, Ward No: 2, Chakrampady, Kumarakom P.O, Kottayam Dist, Kerala , Pin 686 563. Ph: 0481 2527100 , 0481 2527070
29	Thiruvananthapuram	Wayand	The Woodlands Main Road Kalpetta- Ph.No.04936-202547
30	Thiruvananthapuram	Alappuzha- Pallathuruthy	Jacquelin Cruise & House Boat, Pallathuruthy
31	Hyderabad	Hyderabad	H No. 5-8-85/4, Abids to Nampally Station Road, Lane Between Kamat Hotel & Andhra Furniture, Hyderabad, Tel 040 23224652
32	Hyderabad	Secunderabad	Karishma Homes, Begumpet, Secunderabad
33	Hyderabad	Hyderabad	Basheerbagh, Hyderabad
34	Amravati	Tirupati	3rd Floor, Seshadri Sikhara Apartments, Near Phalani Theatre, Gopal Raju Colony, RC Road, Tirupati-517501
35	Amravati	Tirupati	D NO.19-42-52-105, (MRF Tyres Backside), Reliance Mart Backside Rd, Kakateeya Nagar (Kanady), Tirupati-517501
36	Amravati	Visakhapatnam	H. NO.11-3-8, Gangapur Layout, Near Waltair Club, Near Governor Bungalow, Opp. Goti Sons Lane, Visakhapatnam-530003



Sr. No.	Name of Circle	Name/Place of Holiday Home	Address of Holiday Home
37	Amravati	Visakhapatnam	SBI Administrative Office Premises, Balaji Nagar, Siripuram Junction, Visakhapatnam-530003
38	Kolkata	Gangtok	Hotel Mountain Retreat Tibet Road (Near M.G. Marg) Gangtok, Sikkim, Pin- 737101
39	Kolkata	Darjeeling	Hotel Aristocrat N.C. Goenka Road, P.O. & P.S.- Darjeeling West Bengal Pin- 734101
40	Kolkata	Digha	Holiday Home Digha Plot No : 17 Holiday Home Sector Opp. Science Centre New Digha – 721463
41	Kolkata	Kolkata	Hotel Swagath 37, Hazra Road, Richi Road Crossing, Kolkata - 700029
42	Kolkata	Port Blair	House of Smt. K.Prabha Wati Rajiv Gandhi Nagar, Near Raj Niwas, Port Blair, Andaman & Nicobar Islands, Pin -
43	Kolkata	Santiniketan	Hotel Basundhara Baganpara, Simantapally, Santiniketan, Dist- Birbhum Pin- 731235
44	Kolkata	Pelling	Hotel The Alpine Pelling Upper Pelling, Dist- Geysing, West Sikkim Pin- 737113
45	Jaipur	Jaipur	RAIKA HOME STAY, 5- BRIJ COLONY, CHAMBAL POWER HOUSE ROAD, HAWA SADAK, JAIPUR

Sr. No.	Name of Circle	Name/Place of Holiday Home	Address of Holiday Home
46	Jaipur	Jaipur	HOTEL COSTARICA, F-301, SHYAM PATH, NEW SANGANER ROAD, NEAR SBI BRANCH, METRO PILLAR NO. 102, SODALA, JAIPUR
47	Jaipur	Jaipur	HOTEL AROMA CLASSIC, SP-1(A) GOPINATH MARG, BEHIND JAYANTI MARKET, NEAR PANCH BATTI, M.I. ROAD, JAIPUR
48	Jaipur	Kota	HOTEL THE GRAND CHANDIRAM, JHALAWAR ROAD, NEAR LIC BUILDING, CHHAWANI CIRCLE, KOTA
49	Jaipur	Udaipur	HOTEL SAPHIRE AMBHAVGARH, NEAR HILLTOP HOTEL, UDAIPUR
50	Jaipur	Mount Abu	SBI HOLIDAY HOME CUM CONALESCENT HOME, NEAR POLO GROUND, SUN SET POINT ROAD, MOUNT ABU
51	Jaipur	Jaisalmer	HOTEL VRINDA PALACE, SHIV ROAD, NEAR FORT, JAISALMER
52	Bhubaneswar	Puri	SBI HOLIDAY HOME, CHAKRATIRTHA ROAD, NEAR OLD BNR HOTEL, PURI. LAND LINE: 06752-227666
53	Bhubaneswar	Bhubaneswar	SBI HOLIDAY HOME, SOUBHAGYA NAGAR, SIRIPUR-JAGAMARA NEW ROAD, BHUBANESWAR. LAND LINE: 0674-2564499
54	Bhopal	Bhopal	Hotel Mayur Palace, Plot No. 11, Inter State Bus Terminus, Habibganj, Bhopal Phone 0755-2985579
55	Bhopal	Gwalior	Sugar Palm Hotel, Near Income Tax Office, Kailash Vihar, City Centre, Gwalior 474011 Phone 0751-4013311
56	Bhopal	Indore	Hotel President, 163, R.N.T. Marg, Indore 452001 Phone 0731-2528866

Sr. No.	Name of Circle	Name/Place of Holiday Home	Address of Holiday Home
57	Bhopal	Khajuraho	Central Hotel, Opp. Pahilwatika, Khajuraho, Distt. Chhatarpur 471606 Phone 07676-274394
58	Bhopal	Panchmari	Hotel Pachmarhi, Patel Marg, Pachmarhi 461881 Phone 07578-252170
59	Bhopal	Ujjain	Hotel Ashray, 77, Dewas Road, Ujjain 456010 Phone 0734-2519301
60	Bhopal	Jabalpur	Hotel Samdareeya, Nepier Town, Jabalpur 482001 Phone 0761-4004132
61	New Delhi	Mussoorie	Hotel Basera, Spring Road Library, Mussoorie
62	New Delhi	Haridwar	Hotel Jagat Inn, 789, Model Colony, Opp. Prem Nagar Ashram, Ranipur More, Haridwar
63	New Delhi	Haridwar	Hotel alpina, Lower Bazar, Ram Ghat, Haridwar
64	New Delhi	Nainital	Hotel Woodland, Mallital, Nainital
65	New Delhi	Agra	Hotel Jyoti ContinentalA-5, Vaibhav Nagar, Off Fatehabad Road, Agra
66	New Delhi	New Delhi	Hotel City International, Near Arya Samaj Marg, Metro Pillar no. 88, Karol Bagh, New Delhi
67	New Delhi	New Delhi	Hotel Crest Inn, 4/27, WEA, Sarswati Marg, Karol Bagh, New Delhi
68	New Delhi	New Delhi	South Indian Hotel, Padam Singh Road, Karol Bagh, New Delhi
69	New Delhi	New Delhi	Hotel Elegant International, C/28, WEA, Ajmal Khan Road, Karol Bagh, New Delhi
70	Patna	Patna	Back Side of Museum, Vidyapati Marg, Patna Pin-800001

Sr. No.	Name of Circle	Name/Place of Holiday Home	Address of Holiday Home
71	Patna	Bodh Gaya	Sakya Guest House, Near Root Institute, Saxena Road, Bodhgaya Pin-824231
72	Patna	Deoghar	Baijanti Bhawan, Near SBLC Deoghar, Circular Road, Barmasia, Deoghar Pin-814112
73	Patna	Ranchi	Vardaan Killburn Colony, Near Eylex Mall, Hinoo, Ranchi, Pin-834002
74	Ahmedabad	Dwarka	Hotel Dwarka Residency, Near ISKON Gate, Dwarka 361335
75	Ahmedabad	Veraval	Hotel Rajdev, 3rd Floor, Bansidhar Complex, S T Road, Veraval
76	Mumbai	Aurangabad	SBI Staff quarters, Building No. 6, Jadhav Wadi, CIDCO, N-7, Jalgaon Road, Aurangabad 431003, Tel 0240 2482864
77	Mumbai	Lonavala	Opposite "Redet" Woodland Hotel, Raiwood, Lonavala (E) 410401, Ph 02114 277393
78	Mumbai	Matheran	"Navneet Villa", Behind Diwadkar Hotel, Near Matheran Railway Station, Dist Raigad, Pin 410102, Tel 02148 230071
79	Mumbai	Borivali, Mumbai	E-502, F-502, G-703 - 704, Kanti Park, Near Nasal Vihar, Shimpoli Road Chikuwadi, Borivali (W), Mumbai 400 092
80	Mumbai	Goa	Hotel Campal, Opp. Kala Academy, Near Military Hospital, Panaji, Goa 403001
81	Mumbai	Goa	AS/2 & AS/3, Paraiso De Goa, H B Colony, Alto Porvorim, Bardez, Goa 403521
82	Mumbai	Panchgani	Hotel Shantivan Cottage, Shahu Nagar, Kondiba Shinde Marg, JKG Estate, Behind Nachiket Academy, Panchgani 415806

Sr. No.	Name of Circle	Name/Place of Holiday Home	Address of Holiday Home
83	Mumbai	Shirdi	Hotel Sai Sahavas, Opp. Gondkar Complex, Near Gautom Sahakar Bank Ltd., Pimpalwadi Road, Shirdi 423109
84	Mumbai	Shirdi	Hotel Sai Village, Opp. Eshosons Hotel, Pimpalwadi Road, Shirdi 423109
85	Lucknow	Allahabad	15/1, Stenley Road, Patrika Chauraha, civil Lines, Allahabad 211001
86	Lucknow	Lucknow	Sector-D.S./120, SBI Officers Flat, Near Galla Mandi, Opposite ELDECO Apartment, Sitapur Road Scheme, Lucknow 226024
87	Lucknow	Varanasi	D-63/8A, Anand Nagar Colony, Behind Krishna Complex, SBI Shivaji Nagar Branch, Mahmoorganj, Varanasi 221010
88	Chennai	Chennai	M/s Royal Regency, Poonamallee High Road, Periamet, Chennai
91	Chennai	Kodaikanal	Hotel Golden Parks Inn, Anna Salai, Kodaikanal
92	Chennai	Kanyakumari	Hotel Amutham Residency, 6/158/6-23, Main Road, Kanyakumari
923	Chennai	Rameshwaram	Hotel Shri Savarna, 1/9A, South Car Street, Rameswaram
94	Chennai	Madurai	Alagu Sundaram Nagar, 1st Street, Thiruparankundram Road, Madurai
95	Chennai	Ooty	Hotel Khems, Shore Ham Palace Road, Opp to Ettiness Road, Near Charring Cross, Udhagamandalam, Ooty
96	Chennai	Vellore	No. 298, 13th Street, Phase 2, Sathuvachari, Vellore
97	Chennai	Valankanni	Hotel Sea Gate, Main Road, Velankanni





### **To do list before retirement**

- Obtain set of prescribed forms for payment of Gratuity, Pension, Leave Encashment etc. and submit the same (duly filled / signed) together with one passport sized photograph for Pensioner's Identity Card and 6 joint photographs with spouse. (Specimen given in Annexures)
- Arrange for cancellation of lien in respect of closed loan accounts through HRMS and get the same approved by the Home Branch of the loan accounts i) Car Loan ii) Other Staff Loan.
- Obtain in-principle approval from Housing Loan sanctioning authority for continuance and repayment of Staff Housing Loan upto the age of 75 years and / or Commercial Housing Loan, if any, after retirement (if desired).
- Arrange for repayment of all other loans and dues to the Bank on or before date of retirement, or else, the same will be liquidated from the proceeds of terminal benefits.

### **To do list after retirement**

- Retain the copy of Pension Payment Order (PPO) which is sent by Circle PPG Department through Pension Paying Branch to you.
- Remember to submit Life Certificate at pension paying branch/ any other branch in the month of November every year (as per the specimen contained in Annex-14)
- Remember to submit proofs of Investment at pension paying branch for effecting calculation of income tax.
- Remember to collect Form-16 from pension paying branch.