



All the Branches/Offices of  
State Bank of India.

**STAFF WELFARE ACTIVITIES**  
**IMPROVEMENT OF FACILITIES**

Please refer to our e-Circular No. CDO/P&HRD-IR/85/2012-13 dated 11/03/2013.

2. The Bank has been constantly exploring the means of improving the welfare measures for its employees. Post-merger, it has been decided to enhance the allocation of fund for employees' welfare from Rs. 100 crores to Rs. 150 crores. Currently, the Bank is allocating funds for various staff welfare activities under the following heads-

- a) Recurring Expenses,
- b) Establishment expenses for canteen,
- c) Non-recurring expenses,
- d) Expenses on maintenance of Holiday Homes,
- e) Grant of scholarship to meritorious children of employees,
- f) Reservation of School seats,
- g) Reservation of beds in hospitals, and
- h) Sports activities organized by the Sports Control Board.

3. We have reviewed the allocation of fund under different heads of Staff Welfare activities and with a view to rationalize the allotment and make it more meaningful, heads of Staff Welfare Activities have been regrouped as under-

**i) Canteen & Miscellaneous Facilities**

The first three heads, namely 'Recurring Expenses', 'Establishment Expenses for Canteen' & 'Non-Recurring Expenses' have been merged under one head named 'Canteen & Miscellaneous Facilities'. The fund allocated under the head shall be utilised for providing subsidised food (tea/snacks) from outside the branch/office to the employees on working days, sports items like Carom Boards/T. T. Tables, etc. to branches/offices and organising sports and cultural activities. The allocation under the head will be at the rate of Rs. 2,400/- per employee per annum. The fund allocated shall be distributed among the branches/offices by the Circle Welfare Committee (CWC) at LHO as per employee strength of each branch/ office. The sports and cultural activities may be organised at Regional Business Office level instead of each branch and adequate fund should be allotted by the CWC out of the above allocation.

The fund under the head shall not be used for payment of wages to canteen boys. The number of employees working at a Corporate Centre establishments in a particular geography shall be included under the Circle located in that geography.

**ii) Other Heads**

The remaining five heads under the Staff Welfare activities shall remain the same as under-

- a) Expenses on maintenance of Holiday Homes,
- b) Grant of Scholarship to meritorious children of employees,
- c) Reservation of school seats,
- d) Reservation of beds in hospitals, and
- e) Sports activities organized by the Sports Control Board.

The funds have been allocated under these five heads on the basis of requirement of each circle. The fund allocated has been advised to Circles separately.

**iii) Assistance to Retired Employees in case of Critical Illness**

A new head, namely 'Assistance to Retired Employees in case of Critical Illness' has been introduced from the current financial year to provide assistance to retired employees/ family pensioners for meeting medical expenses in respect of identified critical diseases. A fund of Rs. 20 crores have been earmarked for this purpose. 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.

3. Please arrange to bring the contents of the Circular to the notice of all concerned and arrange accordingly.

(Prashant Kumar)  
Deputy Managing Director (HR) &  
Corporate Development Officer

## ANNEXURE 'A'

### STAFF WELFARE ACTIVITIES ASSISTANCE TO RETIRED EMPLOYEES IN CASE OF CRITICAL ILLNESS

The Bank has undertaken various welfare activities related to employees. The endeavour is to extend the maximum benefits to each employee of the Bank. Currently, the Staff Welfare Fund is being utilized for benefit of serving employees. It has been decided to introduce a welfare measure for the retired employees of the Bank in the form of assistance to them in meeting their medical expenses to a certain extent in respect of specified diseases.

2. Accordingly, an amount of Rs. 20 crores have been allocated under a new head named 'Assistance to Retired Employees in case of Critical Illness'. The details of the scheme are as under-

#### 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 1<sup>st</sup> 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-

<b>Sr No.</b>	<b>Name of Disease</b>
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 'Retired Employees Medical Benefit Scheme' / 'Medicclaim Policy for Retired Employees', 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 'Retired Employees Medical Benefit Scheme' / 'Medicclaim Policy for Retired Employees', 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 for only one instance per retired employee / family pensioner in a year in respect of specified diseases, post facto.
- v) Any query / clarification shall be issued by the Chief General Manager (HR).

## **SANCTION PROCESS**

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

**STANDARD OPERATING PROCEDURE**

The '**Standard Operating Procedure**' for submission of claims under 'Assistance to Retired Employees in case of Critical Illness' is as under-

- i) The retired employees / family pensioners shall submit their application for assistance regarding their medical expenses for critical illness at their 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 under 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 be forwarded 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. After processing the applications, the Industrial Relations Department will obtain approval by a 3 member Committee comprising the General Manager (OL & CS), Deputy General Manager (PM & PPG) and the Chief Medical Officer. In the absence of GM (OL & CS) or DGM (PM & PPG), their relief officers will attend the meeting of the Committee. In the absence of Chief Medical Officer, the next senior Medical Officer in Medical Department shall attend the meeting. The meeting shall take place at weekly intervals whenever claim applications are available.
- 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'. On 31<sup>st</sup> March of each financial year, the BGL Account 'Staff Welfare Fund' shall be zeroised by raising a consolidated debit to Central Accounts Office, Kolkata, enclosing the statement of expenses, under advice to Industrial Relations Department at Corporate Centre.
- 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 on the recorded address.

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**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**

<b>Sr. No</b>	<b>Employee Details/Particulars</b>	<b>Description</b>
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)**

**General Manager (OL & CS)**

**DGM (PM & PPG)**

**Chief Medical Officer**

**(Committee Members)**

**Date:**