

A close-up photograph of a person's hand holding a black pen, writing on a calendar. The calendar shows dates from 10 to 18. The background is slightly blurred, showing a person's arm in a grey shirt.

A HANDBOOK FOR SBI PENSIONERS

Name:.....

P.F. INDEX.....

**COMPILED BY:
BRAJA KISHORE DAS**

PERSONAL DATA OF PENSIONER

NAME:.....

DATE OF BIRTH:..... PAN NO:.....

RESIDENTIAL

ADDRESS:.....

.....

NATIVE OF:.....

.....

MOBILE NO:.....LAND LINE.....

EMAIL ID.....

AADHAR CARD NO:.....

PASSPORT NO:.....VALID UP TO:.....

DRIVING LICENSE NO:.....VALID UPTO:.....

CAR REGD. NO:.....VALID UPTO:.....

MOTOR CYCLE REGD NO:.....VALID UPTO:.....

VEHICLE INSURANCE POLICY NO:.....VALID UPTO:.....

OTHER VITAL INFORMATION IF ANY:.....

.....

PENSION DETAILS

1.	NAME OF THE PENSIONER	
2.	P.F. INDEX NO	
3.	DATE OF BIRTH	
4.	GRADE/DESIGNATION	
5.	DATE OF JOINING IN BANK	
6.	DATE OF ADMISSION TO PENSION FUND	
7.	DATE OF RETIREMENT	
8.	LAST OFFICE /BR. POSTED AT RETIREMENT	
9.	AGE AT RETIREMENT(YY-MM-DD)	
10.	TOTAL PENSIONABLE SERVICE (YY- MM-DD)	
11.	AVG. MONTHLY SALARY FOR THE LAST 12 MONTHS	
12.	AMOUNT OF PENSION SANCTIONED	
13.	AMOUNT OF PENSION COMMUTED	
14.	COMMUTED VALUE	
15.	DATE OF COMMUTATION	
16.	DATE OF RESTORATION OF PENSION	

17.	NAME OF PENSION PAYING BR & CODE	
18.	PENSION ACCOUNT NO	
19.	PENSION SANCTION LETTER NO. BY PPG (PPO)	
20.	REVISED PPO, IF ANY SANCTIONED	

FAMILY PENSION PARTICULARS

1.	WHOM FAMILY PENSION IS PAYABLE	
2.	AMT. OF FAMILY PENSION AT NORMAL RATE	
3.	NORMAL RATE PAYABLE UPTO	(5 YRS FROM RETIREMENT)
4.	FAMILY PENSION AT A REDUCED RATE	AMOUNT: FROM:

INVESTMENT & FINANCIAL DETAILS

1. DEPOSITS-SAVINGS BANK & CURRENT ACCOUNTS

SL	NAME OF THE BANK/BR	CIF NO	ACCOUNT NO.

2. DEPOSITS- TIME DEPOSITS & R.D.

SL	BANK/BRANCH	ACCOUNT NO.	DATE	TERM	AMOUNT	DT. OF MATURITY

3. SENIOR CITIZEN SAVINGS SCHEME/ NATIONAL SAVINGS CERTIFICATE/KVP

SL	BANK/BRANCH	ACCOUNT NO./ NSC NO	DATE OF OPENING	TERM	AMOUNT	DT. OF MATURITY

4. LIFE INSURANCE POLICIES

Sl.	Name of Insurance co.	Name of Plan/policy	Policy No	Date	Sum Insured	Amount of Premium	Date of premium	Date of Maturity

5. PERSONAL ACCIDENT INSURANCE POLICY

Sl.	Name of Insurance co.	Name of Plan/policy	Policy No	Date	Sum Insured	Amount of Premium	Date of premium	Date of Expiry

6. HEALTH INSURANCE POLICY/FAMILY FLOATER GROUP INSURANCE

Sl.	Name of Insurance co.	Name of Plan/policy	Policy No	Date	Sum Insured	Amount of Premium	Date of premium	Date of Expiry

7. WHETHER A MEMBER OF SBI RETIRED EMPLOYEES MEDICAL BENEFIT SCHEME? Y/N

DATE OF JOINING IN THE SCHEME & PLAN	AMOUNT OF CONTRIBUTION MADE	LIFETIME MEDICAL LIMIT

8. INVESTMENT MADE IN MUTUAL FUND

Sl.	Name of the MF	Folio No	Amount	Date	Date of Maturity	Redeemed on

9. PUBLIC PROVIDENT FUND ACCOUNT

Name of the Bank/Br	Account No	Date of Opening	Date of Maturity

10. SHARE/BONDS/STOCKS

Demat account No:

Name of the Bank/Agency:

Trading Account No:

Sl	Name of the Company	Certificate No.	Share No From	Share No. To	No. of shares	Folio No	Type of share	Face value

11. LOCKER

SL	Name of the Bank/Br	Locker No	Key No	Annual rent	Rent paid Up to

12. LAND & BUILDINGS

SL	TYPE OF LAND/BUILDING	AREA	MOUZA	KHATA NO	PLOT NO	ANNUAL CESS	ACQUIRED IN THE NAME OF

13. LIABILITIES

SL	NAME OF THE BANK/BRANCH	TYPE OF LOAN	ACCOUNT NO	AMOUNT OF LOAN	MONTHLY INSTALMENT	DUE DATE OF REPAYMENT

14. DETAIL PARTICULARS OF FAMILY MEMBERS

SL	NAME OF FAMILY MEMBER	RELATION	DATE OF BIRTH	PRESENT OCCUPATION	CONTACT NO.

15. HAVE YOU MADE A WILL? IF YES,

DATE OF EXECUTION OF WILL:

Witnessed by:

Placed/ custody of Will:

16. ARE YOU A MEMBER OF THE SBI MUTUAL WELFARE SCHEME? IF YES

Date of Admission to the Scheme:

Unit:10/20/30/40

Subscription paid upto:

RULES/INSTRUCTIONS ON PAYMENT OF TERMINAL BENEFITS

PENSION

1. ELIGIBILITY: i) An employee/officer is eligible for pension if he has completed 20 years of pensionable service provided he has attained the age of 50 years OR

II) As of 22.05.1998 after having completed 10 years of pensionable service provided he has attained 60 years of age,

III) After having completed 20 years of pensionable service irrespective of age, if the Competent Authority sanction his retirement on medical ground,

IV) After having completed 20 years of pensionable service, irrespective of the age if accepted by the Competent Authority (w.e.f. 20.09.1986),

V) After 25 years of pensionable service,

VI) The sanctioning authority is satisfied to sanction the retirement on the medical ground on account of being permanently incapacitated by bodily or mental infirmity from further active service.

QUANTUM OF PENSION: (AS PER RULE 23(2) OF SBI EMPLOYEES PENSION FUND RULE

CATEGORY OF PENSIONERS & RETIREMENT PERIOD	AMOUNT ELIGIBLE FOR PENSION (For 5 th , 6 th and 7 th B.S. retirees, for revision of pension please refer Cir No. CDO/PER& HRD-PM/65/2017-18 dt 06.12.2017)
5 TH B.S. (Award staff retired between 01.11.1987 to 31.10.1992 & supervising staff retired between 01.11.87 to 30.06.1993)	<p>*Maximum ceiling of Pension has been raised from Rs. 2400/- to Rs. 3775/-</p> <p>*Pension revision will be made for those pensioners who are in receipt of a pension equal to Rs.2400/-</p> <p>*Basic pension will be recalculated on the average salary paid in the last 12 months of service.</p> <p>* In case such a calculated amount of pension falls between Rs.2400/- to Rs.3775/-, the actual amount will be a new basic pension, if it exceeds Rs.3775/- maximum ceiling of Rs. 3,775/- will be a basic pension.</p>
6 th B.S.(Award staff retired between 01.11.1992 to 31.10.1997 and Supervising staff retired between 01.07.1993 to 31.03.1998)	<p>*Maximum ceiling of pension has been raised from Rs.2400/- to Rs.4250/-</p> <p>**Pension revision will be made for those pensioners who are in receipt of a pension equal to Rs.2400/-</p> <p>*Basic pension will be recalculated on the average salary paid in the last 12 months of service.</p> <p>* In case such a calculated amount of pension falls between Rs.2400/- to Rs.4250/-, the actual amount will be a new basic pension, if it exceeds Rs.4250/- maximum ceiling of Rs. 4250/- will be the basic pension.</p>
7 th B.S.(Award Staff retired between 01.11.1997 to 31.10.2002 & Supervising staff retired between 01.04.1998 to 31.10.2002)	<p>*In this category of pensioners, pay as per 6th B.S. was originally reckoned for the purpose of basic calculation</p> <p>*Now as per the amendment, pay as per 7th B.S. has to be reckoned for the calculation the of basic pension</p> <p>* In case where corresponding pay as per 7th B.S. is upto Rs.14,240/-, basic pension is to be calculated @ 50% of average pay and if average pay is above Rs.14,240/-, basic pension is to be calculated @ 40% of average pay with a minimum of Rs.7,120/-</p> <p>* For the period 01.11.1997/01.04.1998 to 30.04.2005, the average pay (as per 7th B.S.) will be divided by 1684 and multiplied by 1616, subject to a minimum of Rs.6,833 for 40% slab</p>
8 th B.S. (01.11.2002 to 31.10.2007 (Both for officers and award staff) (P&HRD/PM/8/08-09)	<p>* For Employees/officers drawing average substantive salary during last 12 months is up to Rs.21,040/-, pension will be 50% of average substantive pay plus ½ PQP</p> <p>* For Employees/officers drawing an average substantive salary during the last 12 months is more than 21,040/-, the pension will be 40% the of average salary of the last 12 months subject to a minimum of Rs.10,520/- plus ½ of PQP</p>

9 th B.S. (01.11.2007 to 31.10.2012) (Both for Officers and Award staff)Cir. No. CDO/ PER&HRD/ PM- 25/ 2011-12 dt 27.05.2011	* For Employees/officers drawing average substantive salary during last 12 months is up to Rs.31,500/-, pension will be 50% of average substantive pay + $\frac{1}{2}$ PQP+ $\frac{1}{2}$ FPP * For Employees/officers drawing an average substantive salary during the last 12 months is more than Rs.31,500/-, pension will be 40% of the average salary of the last 12 months subject to a minimum of Rs.15,750/- + $\frac{1}{2}$ of PQP+ $\frac{1}{2}$ FPP
10 th B.S.(01.11.2012 to 31.10.2017) (Both for Officers and award staff) Cir.CDO/P&HRD –PM/77/2015-16 dt 21.12.2015	* For Employees/officers drawing average substantive salary during last 12 months is up to Rs.51,490/-, pension will be 50% of average substantive pay + $\frac{1}{2}$ PQP+ $\frac{1}{2}$ FPP * For Employees/officers drawing an average substantive salary during the last 12 months is more than Rs.51,490 /-, the pension will be 40% of the average salary the of last 12 months subject to a minimum of Rs.25,745/- + $\frac{1}{2}$ of PQP+ $\frac{1}{2}$ FPP
11 th B.S.(01.11.2017 to 31.10.2022) (Both for Officers and award staff) Cir.CDO/P&HRD – PPF/29/2021 - 22 Date: Mon 28 Jun 2021	* For Employees/officers drawing average substantive salary during last 12 months is up to Rs.80,450/-, pension will be 50% of average substantive pay + $\frac{1}{2}$ PQP+ $\frac{1}{2}$ FPP * For Employees/officers drawing an average substantive salary during the last 12 months is more than Rs.80,450/-the /-, the pension will be 40% of the average salary the of last 12 months subject to a minimum of Rs.40,225/- + $\frac{1}{2}$ of PQP+ $\frac{1}{2}$ FPP

QUANTUM OF PENSION AS PER RULE 23(1) SBI EMPLOYEES PENSION FUND RULE

AVERAGE SALARY OF LAST 12 MONTHS X PENSIONABLE SERVICE IN MONTHS

60 X 12

(*Average substantive salary during respective B.S. of retirement, Pensionable service means from the date of admission to Pension Fund minus any Extra Ordinary Leave taken during the service period, 60 x 12 means, pension is calculated at the rate of one-sixtieth part of average monthly substantive salary drawn during last 12 months pensionable service for every year of pensionable service)

Example: An Officer completed 33 years of pensionable service. His substantive salary per month is as follows; Basic pay: Rs.57,330.00 + FPP Rs.1,460 (Increment Component) + PQP Rs.1680 (inc.Comp). (Substantive salary remains unchanged for the last 12 months of service.) Date of Retirement:31.10.2015

Basic Pay Rs. 57,330.00 X 12 = Rs. 6,87,960.00 plus FPP Rs. 1,460.00 X 12 =Rs. 17,520.00 plus PQP Rs. 1,680.00 x 12 = Rs. 20,160.00. TOTAL SUBSTANTIVE PAY FOR LAST 12 MONTHS IS Rs. 7,25,640.00. Average substantive salary is Rs.7,25,640.00/12 = Rs. 60,470.00

A) PENSION ADMISSIBLE UNDER SECTION 23 (1) IS: Rs. 60,470.00 x 396/720 = Rs. 33,258.50 i.e

Rs. 33,259.00.00 (to be rounded off to the nearest higher rupees)

B) PENSION ADMISSIBLE UNDER SECTION 23 (2) IS:

i) 50% OF THE AVERAGE MONTHLY SUBSTANTIVE SALARY UPTO

Rs. 51,490.00 + ½ FPP + ½ PQP, if any: Not applicable in this case as substantive Salary is more than Rs.51,490.00

ii) Pensionable Pay exceeding (i) above, 40% of average: Rs. 25,745.00 + Rs.730.00 + Rs.840.00 =Rs. 27,315.00.00 salary of the last 12 months subject to a minimum of Rs.25,745/- + ½ of PQP+1/2 FPP

PENSION PAYABLE TO THE PENSIONER: (LEAST OF (A) OR (B)) Rs. 27,315.00

DEARNESS RELIEF TO PENSIONERS: D.R. rate to pensioners is changed at half-yearly intervals from February to July and from August to January.

COMMUTATION OF PENSION

A pensioner who retired from Bank's service on or after 01.01.1986 would be entitled to commute up to one-third of his pension w.e.f. 01.11.1994 or any subsequent date from which he becomes eligible for commutation. If, however, he applies for commutation of pension after one year from the date of retirement, he may be permitted by the Bank subject to a medical examination by Bank's Permanent Medical Officer at Zonal Office/LHO as designated by the Bank.

The commuted portion of the pension is restored after the expiry of 15 years from the date of commutation.

Commutation Factor: It is arrived at depending upon the age of the pensioner as on the next birthday of retirement. A table showing the commutation factor for SBI for different ages has been circulated by Corporate Centre vide letter No. CDO/PM/CIR/8 dt 21.05.1997. Higher the age, the less value of the factor and vice versa.

TABLE OF COMMUTATION FACTORS FOR SBI VIS-A-VIS OTHER BANKS

Age on next birthday	Factor in SBI	Factor in other Banks	Age on next birthday	Factor in SBI	Factor in other Banks
51	9.81	12.95	57	7.85	11.10
52	9.48	12.66	58	7.53	10.78
53	9.15	12.35	59	7.22	10.46
54	8.82	12.05	60	6.91	10.13
55	8.50	11.73	61	6.60	9.81
56	8.17	11.42	62	6.30	9.48

With reference to the above-mentioned pension calculation, if the pensioner desires to commute his 1/3rd pension he will be eligible to commute Rs.5571.00 (Fraction amount to be ignored). In the case of SBI, he will receive a commutation value of Rs.4,41,224.00 (6.6 x 5571x 12) but in the case of other nationalized banks, one would receive Rs6,55,819.00 (9.81 x 5571 x12), though recovery amount and recovery period are same in SBI and other Banks.

With effect from 01.08.2010, no new employee can be a member under SBI EMPLOYEE PENSION FUND. They are governed under a separate pension scheme, the Defined Contribution Pension Fund Scheme.

FAMILY PENSION

Family Pension was first introduced in SBI on 01.01.1987 by introducing a new Rule No. 23(5) in SBI Employees Pension Fund Rules. The date has been preponed from 01.01.1987 to 01.01.1986.

ELIGIBILITY FOR FAMILY PENSION:

- i) Spouse of the employee, if the member dies during service after putting in a minimum of one-year pensionable service.
- ii) Dependant members are eligible only if the deceased employee was eligible for pension.

FAMILY MEMBERS WHO ARE ELIGIBLE FOR FAMILY PENSION: Eligibility for Family Pension will be as per the following sequence (Cir CDO/P&HRD-PM/87/2014-15 DT 04.03.2015)

- a) To widow/widower up to her/his death or remarriage whichever is earlier
- b) Failing (a) above, the eldest of surviving children in order of their birth up to the age of 25 years or he/she is gainfully employed, whichever is earlier
- c) In case of the beneficiary is an unmarried daughter, until she attains 25 years of age or is married or gainfully employed, which occurs first
- d) This process will continue till the last beneficiary attains the age of 25 years or is gainfully employed or is married in the case of a daughter, whichever is earlier
- e) Failing (a) to (d) above, to the son or daughter for life if he/she is physically crippled or disabled so as to render him/her unable to earn a living even after attaining the age of 25 years
- f) Failing (a) to (e) above, to the parents who were wholly dependent upon the employee when he/she was alive provided the deceased employee has left behind neither a widow nor a child. Among the parents, the mother will have precedence over the father

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 the family pension will be payable but be reduced by the amount of such income.

REVISION OF STAFF FAMILY PENSION W.E.F. 01.04.2021

(Circular No.: CDO/P&HRD-PPFG/63/2021 - 22 Date: Wed 3 Nov 2021)

The Central Board of the Bank has accorded approval for revision in family pension for employees/ pensioners of State Bank of India/ erstwhile Associate Banks (e-ABs) at a uniform rate of 30% of applicable pay without any ceiling w.e.f. 01.04.2021.

2. The details of the revision in the family pension are as under:

i. Amount of Revised Family Pension:

a) Those who retired/ died prior to 01.11.1992 (Award Staff)/ 01.07.1993 (Officer)
(Up to 5th Bipartite Settlement):

Existing		Revised (w.e.f. 01.04.2021)
Applicable pay per month	Rate of Family Pension per month	Rate of Family Pension per month
Rs. 1500/- and below	30% of applicable pay subject to min Rs. 375/- p.m.	30% of applicable pay without any ceiling
Rs. 1501/- to Rs. 3000/-	20% of applicable pay subject to min Rs. 450/- p.m.	
Above Rs. 3000/-	15% of applicable pay subject to min Rs. 600/- p.m. and max Rs. 1250/- p.m.	

b) Those who retired/ died on or after 01.11.1992 to 31.10.1997 (Award Staff)/ on or after 01.07.1993 to 31.03.1998 (Officer) (6th Bipartite Settlement):

Existing		Revised (w.e.f. 01.04.2021)
Applicable pay per month	Rate of Family Pension per month	Rate of Family Pension per month
Rs. 2870/- and below	30% of applicable pay subject to min Rs. 720/- p.m.	30% of applicable pay without any ceiling
Rs. 2871/- to Rs. 5740/-	20% of applicable pay subject to min Rs. 860/- p.m.	
Above Rs. 5740/-	15% of applicable pay subject to min Rs. 1150/- p.m. and max Rs. 2400/- p.m.	

c) Those who retired/ died on or after 01.11.1997 to 31.10.2002 (Award Staff)/ on or after 01.04.1998 to 31.10.2002 (Officer) (7th Bipartite Settlement):

Existing		Revised (w.e.f. 01.04.2021)
Applicable pay per month	Rate of Family Pension per month	Rate of Family Pension per month

Rs. 4210/- and below	30% of applicable pay subject to min Rs. 1056/- p.m.	30% of applicable pay without any ceiling
Rs. 4211/- to Rs. 8420/-	20% of applicable pay subject to min Rs. 1262/- p.m.	
Above Rs. 8420/-	15% of applicable pay subject to min Rs. 1687/- p.m. and max Rs. 3521/- p.m.	

d) Those who retired/ died on or after 01.11.2002 to 31.10.2007 (Award Staff/ Officer) (8th Bipartite Settlement):

Existing		Revised (w.e.f. 01.04.2021)
Applicable pay per month	Rate of Family Pension per month	Rate of Family Pension per month
Rs. 5720/- and below	30% of applicable pay subject to min Rs. 1435/- p.m.	30% of applicable pay without any ceiling
Rs. 5721/- to Rs. 11440/-	20% of applicable pay subject to min Rs. 1715/- p.m.	
Above Rs. 11440/-	15% of applicable pay subject to min Rs. 2292/- p.m. and max Rs. 4784/- p.m.	

e) Those who retired/ died on or after 01.11.2007 to 31.10.2012 (Award Staff/ Officer) (9th Bipartite Settlement):

Existing		Revised (w.e.f. 01.04.2021)
Applicable pay per month	Rate of Family Pension per month	Rate of Family Pension per month
Rs. 7090/- and below	30% of applicable pay subject to min Rs. 1779/- p.m.	30% of applicable pay without any ceiling
Rs. 7091/- to Rs. 14180/-	20% of applicable pay subject to min Rs. 2186/- p.m.	
Above Rs. 14180/-	15% of applicable pay subject to min Rs. 2841/- p.m. and max Rs. 5930/- p.m.	

f) Those who retired/ died on or after 01.11.2012 to 31.10.2017 (Award Staff/ Officer) (10th Bipartite Settlement):

Existing		Revised (w.e.f. 01.04.2021)
Applicable pay per month	Rate of Family Pension per month	Rate of Family Pension per month
Rs. 11100/- and below	30% of applicable pay subject to min Rs. 2785/- p.m.	30% of applicable pay without any ceiling
Rs. 11101/- to Rs. 22200/-	20% of applicable pay subject to min Rs. 3422/- p.m.	

Above Rs. 22200/-	15% of applicable pay subject to min Rs. 4448/- p.m. and max Rs. 9284/- p.m.
-------------------	--

Those employees/ officials who have retired from service prior to 01.11.2017, have to recalculate the revised family pension and take note of it on their PPOs for future use.

- g) Those who retired/ died on or after 01.11.2017 (Award Staff/ Officer)
(11th Bipartite Settlement and onwards):

Existing		Revised (w.e.f. 01.04.2021)
Applicable pay per month	Rate of Family Pension per month	Rate of Family Pension per month
Rs. 15880/- and below	30% of applicable pay subject to min Rs. 3985/- p.m.	30% of applicable pay without any ceiling
Rs. 15881/- to Rs. 31760/-	20% of applicable pay subject to min Rs. 4900/- p.m.	
Above Rs. 31760/-	15% of applicable pay subject to min Rs. 6365/- p.m. and max Rs. 13280/- p.m.	

- II. The existing rates of dearness relief effective from 01.04.2021 for existing pension/ family pension will be applicable to the revised family pension also.

CLAIM OF FAMILY PENSION IN CASE OF THE DEMISE OF THE PENSIONER

The following documents have to be submitted to the Pension Paying branch for payment of the Family pension.

1. Application form for family pension duly filled in and affixed by a recent passport Size photograph of the family pensioner duly attested by the Branch Manager.
2. Photocopy of the death certificate of the deceased pensioner.
3. Photocopy of KYC documents of the family pensioner. (Aadhar Card and PAN Card)
4. Life Certificate of the family pensioner.
5. Copy of Previous Pension records if any.
6. Birth proof of the family pensioner (if the pension is to be paid to children of the deceased Ex-employee).
(The above documents are to be verified by the Branch Manager.)
7. Copy of original PPO sanctioned by Appropriate Authority.
8. Copy of the Bank Pass Book where the Family Pension is to be credited.
9. Indemnity duly executed by the Family pensioner.

APPLICATION FOR FAMILY PENSION

Photograph
duly verified
by Branch
Manager

1. Name of the deceased pensioner:
2. PF Index No.
3. Date of death:
(Copy of death certificate duly verified by the BM to be enclosed)
4. Name of the family pensioner:
5. Date of birth of family pensioner:
6. Relationship with the deceased pensioner:
7. Savings Bank account No of family pensioner:
8. Name of the paying Branch:
9. Family pension claimed with effect from (date):
10. Undertaking:
 - I) I declare that I have not taken any employment in any capacity.
 - II) I hereby declare that I have not been remarried and I undertake to report such an event promptly to the bank.
 - III) I hereby declare that I am not drawing family pension from any organisation including defence.

Date:
pensioner

Signature of family

10. Signature of the family pensioner verified and particulars stated above are true to the best of my knowledge and belief.

Date:

AGM/ Chief/Branch Manager

NB: All the documents above are to be verified/authenticated by Branch Manager)

STATE BANK OF INDIA
BRANCH CODE & NAME : _____

S B I EMPLOYEES' PENSION FUND

DECLARATION-CUM-LIFE CERTIFICATE

WIFE (FAMILY PENSIONER)

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

ELDEST SON

I Shri _____ eldest son of late Shri _____ (PF Index No. _____) a deceased employee/pensioner hereby declare that I am not employed/*gainfully employed till today, the _____ day of _____ 201 /I am employed and my monthly income from such employment is Rs. _____. I undertake to inform the Bank as soon as there is a change in this position.

ELDEST DAUGHTER

I, Kum. _____ eldest unmarried daughter of late Shri _____ a deceased employee/pensioner hereby declare that I am neither married nor employed/*gainfully employed till today, the _____ day of _____ 20 /I am employed and my monthly income from such employment is Rs. _____. I undertake to inform the Bank as soon as there is a change in this position.

Signature/LTI of Wife/
son/eldest daughter

Date : _____

*Delete whichever not applicable.

Signed in my presence Eldest
Branch Manager/Gazetted Officer
(Office Seal)

FOR WIFE/ELDEST SON/ELDEST DAUGHTER

Certified that Smt/Shri _____
Wife/Son/Daughter of late Shri _____ a
deceased employee/pensioner of the Bank appeared before me today and signed/affixed his/her LTI below in my presence.

Signature/LTI of Wife/Eldest Son/Eldest Daughter

Date:

FOR LEGAL GUARDIAN

I Smt/Shri _____ legal guardian of Master/Miss _____
_____ eldest son/daughter of late Shri _____
_____ a deceased employee/pensioner of the Bank hereby declare that
Master/Miss _____ is alive as on this date, the _____ day of _____ 20 and undertake to
intimate the Bank as soon as there is a change in this position.

Signature/LTI of the legal guardian of

Master/Miss _____

Eldest Son/Daughter of the deceased

Employee/pensioner

Signed in my presence

Branch Manager/Gazetted Officer

LEFT BLANK INTENTIONALLY

LETTER OF INDEMNITY

(Bank Pensioner)

The Branch Manager,

State Bank of India,Branch

This indemnity executed at _____ this _____ two thousand And twenty _____ by Smt. _____ son of /wife of Shri/Smt. _____ residing at _____

Finally bind myself in favour of State Bank of India, a Banking Company established under the State Bank of India Act, 1955 and having its Central Office at Mumbai (hereinafter referred to us "the Bank" which term shall unless repugnant to the context, include its successors and assigns) for any loss caused to the Bank for any wrong, excess or overpayment of Pension, made to me/credited to my account.

2. AND WHEREAS the Bank has on behalf of the Trustees of the Imperial Bank of India Employees' Pension and Guarantee Fund/the Trustees of the State Bank of India Employees' Pension Fund agreed to pay and is paying the pension due to me by credit to my savings/current account in a particular branch of the Bank.

3. AND WHERE AS in terms of the revised Scheme formulated by the Bank I am required inter alia to open a special savings bank/current account (in joint name with spouse) in which except pension amount no other credit would be permissible.

4. NOW THIS INDEMNITY WITNESSETH THAT in pursuance of this agreement I do hereby covenant with and undertake to the Bank to refund on demand (such demand being conclusive) and without demur and without prejudice to the Bank's right to set off or lien any wrong, excess or over-payment made to me by way of credit to my above account, and due inter alia to the fact that notice of my death is not brought to the notice of the Bank immediately or received by the Bank after a considerable period, and agree that the Bank is entitled to recover the said amount by debit to my account.

5. THAT the Bank shall be entitled to furnish to the Trustees of the Pension Fund or any authority of the Bank, such information relating to the account, pension or my other funds and dealing as may be called for by the trustees or authority from time to time.

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

IN WITNESS WHEREOF I have hereunto subscribed my name at _____ on the _____ day of _____

WITNESS _____

(SIGNATURE)

BRANCH MANAGER

_____ BRANCH

PF INDEX NO. :

PROJECT SBI CARES

AUTOMATION OF FAMILY PENSION PROPOSAL IN HRMS

(Circular No.: CDO/P&HRD-PPFG/55/2022 - 23 Date: Sat 17 Dec 2022)

As a part of Project SBI CARES Phase -II initiatives, the facility for 'automation of family pension' has been envisioned for a quicker and hassle-free process. Accordingly, HRMS has developed new functionality under PF/Pension/Gratuity Tile. All new applications for family pensions shall be processed digitally through the new functionality in the HRMS portal. Hence, it will expedite the release of family pension which in turn will bring much-needed financial relief and solace to the family of the deceased retiree. (The required forms for claiming Family Pension are given separately)

FAMILY PENSION AT NORMAL RATE FOR 5 YEARS: The family of a pensioner is eligible, in case of death of the pensioner before the expiry of 5 years of retirement, for a Family Pension at the full rate of normal pension, for the balance period up to five years of retirement.

GRATUITY

The Gratuity is paid to the employees of the Bank under one of the Schemes given below:

A) Payment of Gratuity Act, 1972 B) Service Gratuity as per DTCS/ Award (Payable to employees who are not members of SBI Employees Pension Fund) C) Compassionate Gratuity (Officers) (Payable to the legal heirs on the death of an officer. The calculation will be made as per Gratuity Act and DTCS order, the higher amount will be paid.

A) **PAYMENT UNDER PAYMENT OF GRATUITY ACT,1972:** On the eve of the 23rd Year of the Republic of India, Central Govt. provided a scheme for payment of Gratuity to all employees known as the "Payment of Gratuity Act,1972" and it came into force on 16th September 1972.

Service Criteria: These provisions are applicable to employees who are covered by Bank's Pension Scheme. Gratuity is payable to an employee on termination of service after he/she has rendered continuous service for not less than 5 years;

a) On Superannuation, b) on retirement/ resignation, c) On death or disablement due to accident or disease.

Provided that completion of continuous service of five years shall not be necessary where the termination of employment of an employee is due to death or disablement.

Calculation of Gratuity as per Payment of Gratuity Act,1972: Gratuity is calculated at the rate of 15 days for each completed year of service or part thereof in excess of 6 months on the basis of 26 working days in a month as the following formula:

WAGES X 15 X NO. OF YEARS OF SERVICE/ 26

The minimum amount payable: Actual amount as per calculation

Maximum Amount Payable: Rs. 50,000.00 From period 01.12.1992 to 23.05.1994

Rs. 1,00,000.00 From period 24.05.1994 to 23.09.1997

Rs. 3,50,000.00 From period 24.09.1997 to 23.05.2010

Rs.10,00,000.00 From period 24.05.2010 to 28.03.2018

Rs. 20,00,000.00 from period 29.03.2018 and onwards

Ceiling on wages: the undermentioned ceiling is reckoned for the calculation of Gratuity as per Act:

Rs. 1,000.00 From period 16.09.1972 to 30.06.1984

Rs. 1,600.00 From period 01.07.1984 to 30.09.1987

Rs. 2,500.00 From period 01.10.1987 to 30.11.1992

Rs. 3,500.00 From period 01.12.1992 to 23.05.1994

No Ceiling on wages – w.e.f. 24.05.1994

PAY PARTICULARS TO BE TAKEN FOR CALCULATION OF GRATUITY (LAST MONTH'S WAGES)

For award staff: Basic Pay + D.A. +Personal Allowance + Acting Allowance + PQP + FPP (Inc. Comp)

For Supervising Staff: Basic pay + D.A. + Personal Allowance + PQP + FPP (Inc. Comp)

PROVIDENT FUND

Normally Provident Fund balance (both member's and Bank's) is paid with up-to-date interest on his/her retirement. The detailed instructions in this regard are as follows:

Rule 24: DISMISSED EMPLOYEE: If any member shall be dismissed from the service of the Bank for any fault or other cause, he shall not be entitled to receive, unless permitted to do so by the Trustees, the sum contributed by the Bank to his Provident Fund account, or any interest credited to that account on the sum so contributed.

Rule 26: 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 at his credit in the fund.

Rule 27: If a member shall cease to be in the service of the Bank before completion of a service of five years with the Bank, he shall be entitled to receive only the amount of his own subscriptions to the Fund with the interest credited thereon to the date of his serving with the Bank.

Rule 28: If any member shall cease to be in the service of the Bank before the completion of service of five years with the Bank, he shall not be entitled to receive the amount of the Bank's contribution

standing at the credit of his provident fund account, but the Trustees may in their absolute discretion authorize such payment if a member is compelled to retire before completing five years' service owing to any cause beyond his control.

LEAVE ENCASHMENT

In case of retirement/death, the employee/legal representative of the deceased employee shall be paid an amount equivalent to the emoluments of any period, not exceeding 240 days, of privileged leave that the employee has accumulated at the time of his retirement/death. For the purpose of leave encashment, all the emoluments payable for the month of retirement will be admissible. The provision of including a notional house rent allowance for the purpose of leave encashment will also be available to the officer, where the officer has taken a leased house for accommodation. If an officer is in receipt of HRA on a capital Cost basis, that amount will be taken into calculation for leave encashment. (CDO/P&HRD/05/1999-2000 dt 15.04.1999)

TAX LIABILITIES ON TERMINAL BENEFITS: No TDS is recovered on payment of P.F. Balance, Commutation on pension amount and Gratuity. However, leave encashment in excess of Rs. 25 lacs (Earlier it was 3 lacs) w.e.f. 01.04.2023 is chargeable under the income tax act.

MEDICAL FACILITIES/REIMBURSEMENT OF COST OF MEDICAL TREATMENT

There are various options to avail medical treatment/reimburse the cost of medical treatment of pensioners, their spouse and their dependent disabled child, the details of which are as under:

i) **Bank's Dispensary:** Pensioners / his/her spouse are eligible to get medicines from Bank's Dispensaries maintained at LHO, Zonal Office, Main Branches and some other selected branches where such facilities are available.

ii) SBI RETIRED EMPLOYEES MEDICAL BENEFIT SCHEME

A pensioner can be a member under this scheme to avail of the benefits, the details of which are as mentioned below:

OBJECTIVE OF THE SCHEME: To provide medical assistance partly or fully, within the specified monetary limit to the retired employees, their spouses and dependant invalid children.

SL	PLANS	CONTRIBUTION	DOMICILIARY FAC.AVAILABILITY	MEDICAL BENEFIT FOR WHOLE LIFE TIME(SELF/SPOUSE/ DEPENDANT INVALID CHILD)

1	A	2 Months Gross Pension	NO	2 lacs
2	B	Rs. 37,000/-	NO	3 lacs
3	C	Rs. 43,500/-	NO	4 lacs
4	D	Rs. 49,500/-	NO	5 lacs
5	A1	2 Months Gross Pen+15%	YES*	2 LACS
6	B1	Rs. 42,600/-	YES*	3 LACS
7	C1	Rs. 50,000/-	YES*	4 LACS
8	D1	Rs. 57,000/-	YES*	5 LACS
9	E	Rs. 62,000/-	YES*	7 LACS
10	F	Rs. 75,000/-(FOR DGM/GM)	YES*	10 LACS
11	G	Rs. 90,000/-(FOR CGM)	YES*	15 LACS
12	H	Rs. 1,00,000/-(FOR DMD)	YES*	20 LACS

ELIGIBILITY FOR MEMBERSHIP: Employees who have retired on attaining the age of superannuation or who have been allowed to retire from the Bank's service on Medical Grounds on being declared permanently incapacitated.

TENURE OF THE SCHEME: The Scheme is valid for the whole life of the pensioner or till the exhaustion of the limit available to the member. If the pensioner dies, his spouse/invalid dependant child may reimburse the residual limit.

PLANS AND DATE OF IMPLEMENTATION: REMBS-I was introduced w.e.f. 01.07.1996 to 30.06.2003 & REMBS-II was introduced w.e.f. 01.07.2003. Different Plans under this Scheme up to 31.12.2015 are as under.

- Domiciliary treatment reimbursement not exceeding an amount of 10% of the eligibility amount subject to a yearly ceiling of 1/10th of the amount.

DISEASE COVERED: 1) CARDIAC AILMENT 2) CANCER 3) KIDNEY FAILURE/TRANSPLANT 4) PARALYSIS 5) RETINAL DETACHMENT OR CORNEA REPLACEMENT 6) MAJOR ACCIDENTS/MAJOR INJURY 7) CERBRO-VASCULAR ACCIDENTS/BRAIN HEMORRHAGE 8)TOTAL HIP/KNEE REPLACEMENT 9) TUMOR 10) CATARACT AND GLAUCOMA SURGERY 11) TUBERCULOSIS 12) DIABETES 13) APPENDICITIS SURGERY 14) PROSTRATE 15) HERNIA 16) REMOVAL OF STONE IN GALL BLADDER 17) ALZHEIMER'S DISEASE 18) PARKINSON'S DISEASE 19) LIVER CIRRHOSIS (NON-ALCOHOLIC) 20) ARTHRITIS.

Reimbursement for Domiciliary treatment is applicable for "any disease " and not restricted to above 20 diseases but within the stipulated monetary ceiling mentioned above. (CDO/P&HRD/28/2010-2011 dt 18.08.2010)

A. “SBI Health Care” (Policy ‘A’)

Insurance cover for SBI REMBS members w.e.f. 16th January 2023 will be as under:

- a. Insurance cover will be obtained only for the members whose residual balance is Rs. 3.00 lakhs and above.
- b. If the claim exceeds the total sum insured allocated under the Policy, the balance amount of the claim up to the residual limit will be processed by REMB Trust.
- c. Medical claims of members having balances below Rs. 3.00 lakhs will be paid by the Trust and they will be out of the insurance scheme.
- d. SBI REMBS/SBI Health Care Policy Members cannot join SBI Health Assist Policy mid-term during the currency of the Policy. They can join only at the commencement of cover i.e., before 16th January’2023.
- i. Covers under SBI Health Care (Policy-A)

Proposed insurance cover under “SBI Health Care” (Policy ‘A’) will be as under w.e.f. 16.01.2023:

Residual balance under REMBS	Basic Sum Insured	Super Top-up sum Insured
Rs. 3.00 lacs	Rs. 3.00 lacs	0.00
Above Rs. 3.00 lacs to below Rs. 10.00 lacs	Rs. 3.00 lacs	Rs. 6.00 lacs
Rs. 10.00 lacs and above	Rs. 5.00 lacs	Rs. 6.00 lacs

Premium on both the Base Plan and Super Top-up cover will be paid by the Trust. The liability of the Insurance Co. would be restricted to Base Plan plus Super Top-up or Residual Limit under SBI REMBS whichever is less.

ONE-TIME CONTRIBUTION AMOUNT FOR ENROLMENT UNDER POLICY-A

Lifetime Limit (In lacs)	Amount of Contribution by Members (In lacs)
7.00	1.63
10.00	2.30
15.00	3.00
20.00	3.75

**SBI HEALTH CARE/ SBI RETIRED EMPLOYEES' MEDICAL BENEFIT
SCHEME (SBI REMBS)
REVISED PROCEDURE FOR REGISTRATION OF MEMBERSHIP**

(Circular No.: CDO/P^HRD-PPFG/37/2022 - 23 Date: Fri 9 Sep 2022)

It has now been decided to amend the procedure for applying for membership of SBI Health Care (SBI REMBS) to make the process fast and paperless. Accordingly, a new functionality “SBI Health Care (SBI REMBS) Enrolment” has been introduced in HRMS. The features of the functionality are as under:

- a) Eligibility - Eligibility of an applicant under the scheme will be based on data for the employee/ pensioner updated in HRMS and non-eligible employees/ pensioners will not be able to apply for membership of the scheme.
- b) Data Updation in HRMS – Any adverse development in the status of any employee/ pensioner (viz., dismissal, retirement under Section 19(3) etc., which renders an employee/pensioner ineligible for membership under the scheme) must be arranged to be captured in HRMS immediately by the AO concerned.
- c) Online Application – Online Application for SBI Health Care membership will be submitted by the eligible employee/ pensioner in HRMS and the requirement of submission of physical declaration is dispensed with.
- d) Declaration - Required declaration of the applicant for enrolment under the scheme shall be obtained online and submission of physical declaration is dispensed with.
- e) Subscription fee - Payment of subscription fee will be debited to the account of the applicant maintained at the pension paying branch, authorization for which will be obtained digitally from the applicant under the functionality.

New eligible retirees can enrol themselves to become members of the scheme within 3 months of receipt of their first pension.

B. “SBI Health Assist” (Policy ‘B’)

Membership of “SBI Health Assist” (Policy ‘B’) will be voluntary and those eligible can obtain membership of the same by paying the annual premium from their own sources.

The policy covers the retiree or family pensioner, spouse of the retiree and disabled child/ children (if any) as declared to the Bank.

Eligibility for Membership in SBI Health Assist

- a) Existing members under SBI Health Assist for Policy year 2022-23 would be eligible to renew the policy till 15th January 2023 by paying the annual premium.
- b) Employees who retired on or after 17th October till 15th January 2023 and who have not taken membership of SBI Health Assist 2022-23 would be eligible to join the policy till 15th January 2023 by paying the annual premium.
- c) Eligible new retirees (retired on or after 16.01.2023) may join SBI Health Assist within 90 days from the date of retirement by paying the premium from their own sources. A Pro-rata premium would be applicable in the case of such retirees.
- d) Spouses of deceased employees may join SBI Health Assist (Policy 'B') within 120 days from the date of death by paying the premium from their own sources. A Pro-rata premium would be payable in such cases.
- e) e-AB Retirees (members of IBA policy 2021-22) who opted for SBI Health Assist Policy on or before 31st October 2022 and who are not members of IBA Mediclaim Policy 2022-23 as on 31st December 2022, would be eligible to join the policy till 15th January 2023 by paying annual premium.

No waiting period clause will be applicable to the above categories [(a) to (e)] of eligible retirees/ family pensioners.

- f) Those who join SBI Health Assist Policy for the Year 2023-24 and do not renew their policy in the Policy Year 2024-25, will not be eligible to apply for membership under Policy Year 2025-26.
- g) Those who opt for any of the Additional Super Top-up Cover in the Policy Year 2023-24 can renew their policy with any options of Additional Super Top-up Cover against the Base Plan opted in Policy Year 2024-25. Members who do not renew their Additional Super Top-up Cover in Policy Year 2024-25, will not be eligible to opt for Additional Super Top-up Cover in Policy year 2025-26.

Option for Left Out Retirees / e-AB Retirees / Spouses of Left Out Retirees and e- ABs Retirees / Members of REMBS

All members of SBI REMBS, left-out retirees/ spouses of left-out retirees & e-AB retirees/ spouses of e-AB retirees (who are not members of IBA Mediclaim Policy as on 31st December 2022) will be eligible to become members of SBI Health Assist by paying annual premium from their own sources till 15th January 2023. However, for these members, there will be a waiting period of 30 days from the date of their joining or the date of inception of the policy, whichever is later.

Exclusions

- a) Employees who are/ were discharged/dismissed/removed/ compulsorily retired/terminated from service will not be eligible to join the policy.
- b) Officers in whose case Rule 19(3) are/ were invoked on attaining the age of retirement and they are/ were subsequently discharged/dismissed/removed/ compulsorily retired from service.

i. Base Plans of “SBI Health Assist”

The existing structure of the two base plans will continue. There will be no bar for retirees in opting for any Basic Sum Insured :

Basic Sum Insured	Basic Premium (Rs.)	GST(@18%) (Rs.)	Gross Premium Rounded off (Rs.)
3.00 lacs	16,517	2,973.08	19,490
5.00 lacs	36,716	6,608.82	43,325

ii. Super Top-up Plan

A super Top-up plan for Rs. 6 lacs will be available to all members as an additional health cover along with the Base Plans. The cost of the premium for Super Top-up cover will be borne by the Bank.

Debit Credit Administration of premium of Super Top-up

The premium amount for Super Top-up Cover (including GST) will be debited to the member's account and then will again be re-credited to the member's account. This exercise will be done to enable the members to claim tax benefits for the premium amount paid for the Super Top-up plan. This activity will be done in batches in the succeeding month of receipt of enrolment data and details of this transaction will also reflect in the pension slip.

Basic Sum Insured	Super Top-up Sum Insured	Total cover to member
3.00 lacs	6.00 lacs	9.00 lacs
5.00 lacs	6.00 lacs	11.00 lacs

iii. Additional Super Top-up:

Any eligible retiree (irrespective of whether he/ she had been a member of the SBI Health Assist earlier or not) can opt for a Basic Sum Insured of Rs. 3.00 lacs or Rs.5.00 lacs, with or without Additional Super Top-up as per the two options available under each of the Base Plans. Additional Super Top-up Cover can be taken only in conjunction with Base Plan and not on a standalone basis, as under :

Table Part I

Basic Sum Insured	Super Top-up Sum Insured	Additional Super Top- up Sum Insured	Total cover to member
3.00 lacs	6.00 lacs	11.00 lacs	20.00 lacs
		16.00 lacs	25.00 lacs
5.00 lacs	6.00 lacs	14.00 lacs	25.00 lacs
		19.00 lacs	30.00 lacs

Table Part II

Additional Super Top-up Sum Insured	Basic Premium (Rs.)	GST (@18%) (Rs.)	Gross Premium Rounded off (Rs.)
11.00 lacs	5,015	902.78	5,918
16.00 lacs	6,220	1,119.53	7,339
14.00 lacs	9,516	1,712.82	11,228
19.00 lacs	10,876	1,957.61	12,833

Members who do not apply for Additional Super Top-up Cover in the Policy Year 2023-24, will not be eligible to opt for Additional Super Top-up Cover in Policy Year 2024-25 and 2025-26.

- iv. Critical Illness:** The policy covers Critical Illness for under noted 14 (Fourteen) ailments for a Sum Insured of Rs. 5.00 lacs:
- Stroke resulting in permanent symptoms
 - Cancer of specified severity
 - Kidney failure requiring regular dialysis
 - Major organ/bone marrow transplant
 - Multiple sclerosis with persisting symptoms

Critical illness Cover	Basic Premium (Rs.)	GST (@18%) (Rs.)	Gross Premium Rounded off (Rs.)
5.00 lacs	13,753	2,475.59	16,229

- f. Open chest CABG (Coronary Artery Surgery)
- g. First Heart attack
- h. Coma of specified severity
- i. Heart valve replacement
- j. Permanent paralysis of limbs
- k. Motor neuron disease with permanent symptoms
- l. Aorta Graft surgery
- m. Total blindness
- n. Open heart replacement or repair of heart valves

The cover for Critical Illness Plan is optional in nature and can be opted only in conjunction with Base Plan and not separately on a standalone basis. Members should have completed age below 65 years as on 15th January 2023 to opt for Critical Illness Plan. Those who are already the members of Critical Illness Plan in the policy year 2022-23 can continue to renew their Critical Illness Plan even beyond the age of 65 years.

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

- (a) Pre-existing diseases will not be covered.
- (b) There will be a waiting period of 90 days, from the date of joining or date of inception of the policy whichever is later, for members who opt for critical illness during the policy year 2023-24 and had not opted for critical illness during the policy year 2022-23.
- (c) If the member or eligible dependents of his/her family are diagnosed with any of the 14 listed ailments and he/she survives for 30 days after the first detection of the disease, the whole amount under the critical illness plan will become admissible.
- (d) The critical illness cover is available to the entire family (Retiree/ Family pensioner and other eligible dependents) on a floater basis.
- (e) The Insurance company shall pay the insured person only once in respect of any one of the covered illnesses under the policy. The critical illness cover ceases after admission of any claim of the member and no further claims are admissible under the said cover during the policy year.

The benefits under the Base Plan or the Super Top-up Plan or Additional Super Top-up Plan would continue as per the terms & conditions of the said coverage & the available sum insured.

- v. Subsidization of premium & Administration of subsidy

As a measure of financial support to family pensioners / senior retirees, it has been decided to continue 50 % subsidy on a Base Premium of Rs. 3.00 lacs to all Family Pensioners and to retirees with 70 years of completed age and above on the date of renewal (i.e. on 15.01.2023).

(Amount in Rupees)

Basic Sum Insured	Basic Premium	Subsidy to Family Pensioners & Retirees 70 years of completed age and above as on 15.01.2023
3.00 lacs	16,517	8,259
5.00 lacs	36,716	8,259

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

Members would be required to make payment of the premium in full. After completion of the renewal process, member wise list of eligible retirees and Family pensioners will be prepared by Corporate Centre for reimbursement of subsidy to eligible members. Reimbursement of subsidy will be done along with the pension of the succeeding month after receipt of premium for enrolment and it will be included in the pension slip. (For detailed instructions on the amount of reimbursement of bills and the capping limits etc., please refer to annexure-V of the Circular)

vi. Three-year Arrangement

With a view to ensuring continuity of Insurance Company/ TPAs etc., premium quotes have been obtained for a three-year period with a provision of 5% increase every year in annual premium for policy renewal in the policy year 2024-25 and 2025-26. Annual renewal will be done as per the terms of the RFQ accepted by SBI General Insurance Co. Ltd.

SUBMISSION OF APPLICATION FOR MEMBERSHIP: Eligible pensioners can apply for membership for SBI Health Assist through their HRMS portal. The amount of the premium will be paid online by debit to his pension account.

SBI GROUP MEDICLAIM POLICY e-PHARMACY SCHEME

FOR MEMBERS OF “SBI HEALTH ASSIST (Policy ‘B’)” LAUNCH OF SERVICE
W.E.F. 25th JAN, 2023

(Circular No.: CDO/P&HRD-PPFG/69/2022 - 23 Date: Fri 27 Jan 2023)

As per the Scheme, a member of SBI Health Assist will be eligible to purchase medicines through the App of the Service Provider assigned to his/her Circle, by uploading a valid

prescription issued by a Registered Medical Practitioner. Members will be able to indent medicines for themselves and their spouse/ disabled child (as per Bank's records) within the following limits:

Total e-Pharmacy Limit to the members of SBI Health Assist for the Policy Year (16 th Jan of the current year to 15 th Jan of subsequent year)	Member's contribution	Bank's contribution
Rs. 18,000/-	Rs.6,000/-**	Rs.12,000/-

** No reimbursement can be claimed from the Bank against such expenditure incurred by the members under any other scheme of the Bank.

Members joining SBI Health Assist (Policy 'B') midway during the policy year are eligible for a pro-rata amount of "self-contribution" and "Bank's contribution" based on the residual period (in completed months) of the policy year. Proportionate billing to members with "self-contribution" and "Bank's contribution" @1:2 ratio subject to maximum "Bank's contribution" during the policy year will be available for online purchase of medicines under the e-Pharmacy Scheme.

2 Members are requested to get their mobile number/ email ID/ address verified in the HRMS portal of the Bank and get it changed through their pension paying branch if the mobile number/email ID/ address is not correct. Any cases of error in Mobile Number, email ID and address may be taken up through the concerned Administrative Office with Corporate Centre for rectification only after the same has been rectified in the HRMS portal.

i. Logging into the App of the Service Providers will be based on the Mobile Number of the member as per the data available in enrolment data. Once, a member logs into the App, a One Time Password (OTP) will be generated and sent to the mobile number of the member as registered under SBI Health Assist. There is no provision in the App to use one Mobile Number for more than one PF Index Number.

ii. The address that has been provided to the Service Providers by the Bank will be displayed by default on the App of the Service Provider. The Apps of the Service Providers have a facility to deliver medicines at other addresses also, which can be recorded by the members in the App of the Service Provider. However, any such temporary address recorded by the members in the Service Provider's App may

subsequently be replaced with the members' "HRMS registered address" as available in the Bank's records.

3. User Guides containing the entire process flow for logging into the App and indenting orders for medicines for TATA 1mg (Annexure-II) and Medibuddy (Annexure-III) is attached to this e-circular. The grievance escalation matrix will be as under:

TATA 1mg		
Level 1	Helpline Number	1800-212-4636
Level 2	Escalation Email	enterprise.support@1mg.com

REMBS: Reimbursement of cost of Medical Expenses to near relatives of Retired Employees, where Both the Beneficiaries have died--: I) If the amount claimed is not more than Rs50,000/-, the eligible amount can be paid to the legal heirs after getting a declaration from them and a stamped indemnity as per format given. II) If the amount exceeds Rs.50,000/-, procedures to be followed as claim settlement relating to "Deceased Constituent Account" CIR CDO/HR/76/2007-2008 dt 12.03.2008

IV: SBI MUTUAL WELFARE SCHEME

The Scheme was commenced w.e.f. 01.12.1982 and closed on 31.12.1993. Membership contribution has to be made up to 60 years of age. If a member opts for VRS or is retired for other reasons, he has to pay the membership up to 60 years of age. However, he will be eligible for reimbursement after 60 years of age. Those pensioners who are members under this scheme, are entitled to get medical benefits as under:

Unit	If hospitalized, 90% of Exp. Or max limit	Serious diseases*, if hospitalized or not	Any other illness limit
Rs.10	Overall limit Rs.6000/- during life	Overall limit Rs.6000/- during life	Out of the overall limit of Rs.6000/-, Rs.500 p.a.
Rs.20	Overall limit Rs.15,000/- during life	Overall limit Rs.15,000/- during life	Out of the overall limit of Rs.15,000/-, Rs.1,000 p.a.
Rs.30	Overall limit Rs.22,500/- during life	Overall limit Rs.22,500/- during life	Out of the overall limit of Rs.22,500/-, Rs.1,500 p.a.
Rs.40	Overall limit Rs.30,000/- during life	Overall limit Rs.30,000/- during life	Out of the overall limit of Rs.30,000/-, Rs.2,000 p.a.

*T.B., Cancer, Leprosy, Mental disease, accident of serious nature, cardiac disease, paralysis & kidney disease

After the death of the employee, the medical benefits will be available to the spouse. Bills for reimbursement have to be submitted within 3 months.

If the member **dies during the service period or after retirement**, his/her spouse will get a monthly pension as per the scheme

Unit	Benefits	Lumpsum to be paid legal heirs	Monthly pension
Rs.10/-	Rs.10,000/-	Rs.10,000/-	Rs.200/-
Rs.20/-	Rs.10,000/-	Rs.10,000/-	Rs.250/-
Rs.30/-	Rs.15,000/-	Rs.15,000/-	Rs.375/-
Rs.40/-	Rs.20,000/-	Rs.20,000/-	Rs.500/-

**V. ASSISTANCE TO RETIRED EMPLOYEES IN CASE OF CRITICAL ILLNESS
UNDER STAFF WELFARE ACTIVITIES (CIR.No. CDO/P&HRD-IR/107/2017-18 DT
21.03.2018)**

The Bank has introduced 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.

Coverage: All employees of SBI 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.

Diseases Covered: Medical expenses incurred on critical illness in respect of specified diseases such as 1. Cancer, 2. Cardiac surgery/serious heart ailments, 3. Kidney/Liver transplant, 4. Dialysis, 5. Illness/Accidents of serious nature involving major surgeries/life-supporting system.

Expenses Covered: In case of retired employees/family pensioners covered under REMBS/Mediclaim Policy for retired Employees, 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 lacs. In case of retired employees/family pensioners not covered under REMBS/Mediclaim Policy for retired employees, Bank shall provide assistance to the extent of 50% of the medical expenses incurred above Rs. 3 lacs. The maximum amount of assistance shall be restricted to Rs. 5 lacs.

The assistance shall be provided on a first come first serve basis, subject to availability of funds. The facility can be availed for only one instance per retired employee/family pensioner in a year in respect of specified diseases, post facto.

MISCELLANEOUS INFORMATION FOR PENSIONERS

1. Staff rate of interest on deposit accounts will be available in the joint account of staff with the spouse. There is no need for that staff member will be the 1st account holder. In case of need, the pensioner has to declare to the Bank that money deposited in his/her spouse's name belongs to the pensioner.
2. If the spouse of the pensioner is not a senior citizen, a higher rate of interest for the senior citizen will not be available in case of a joint TDR/STDR account opened spouse as 1st account holder and the pensioner as the 2nd account holder. To get the benefit of senior citizen higher interest, the pensioner is to be the 1st account holder.
3. Maximum ceiling on staff deposit (earlier it was 3 years substantive salary or pension) has been removed, provided the deposits represent the depositors' bonafide savings. As regards advance granted to members of the Bank's staff or its pensioners against TDR, interest will be charged at the same rate that is allowed on relative TDR. (CDO/P&HRD-IR/78/2014-15 dt 03.02.15).
4. Bank Pensioners will get the free facility for these transactions: waiver of exchange on purchase of draft, issue of multi-city cheques, Non-home transaction, Waiver of ATM Charge, ledger folio charge, issue of duplicate Pass Book etc.

5. Pensioners can avail of Bank's Holiday homes.

6. **GROUP INSURANCE FOR EMPLOYEES:** If an employee dies during service, his dependant family members are eligible to get Insurance coverage under the Sampurna Suraksha Scheme, the premium of which is given by Bank, as follows:- 1. Subordinate Staff- 6 lacs, 2. Clerical Staff-Rs.8 lacs, 3. Officer Scale I to III-Rs. 10 lacs 4. SMGS-IV-Rs.12 lacs, 5.SMGS-V-Rs. 14 lacs, 6.TEGS-VI- Rs. 16 lacs, 7.TEGSS-I/TEGS-VII-Rs.20 lacs

7. I) SBI Scheme for Compassionate Appointment in Exceptional Circumstances &

ii) SBI Scheme for Payment of Ex-gratia Lump sum in lieu of Compassionate Appointment (P&HRD/PM/65/2014-15 dt 27.12.2014 & P&HRD /PM/16/2016-17 dt 06.05.2017) The Scheme for Compassionate Appointment has been further changed Vide Circular No. CDO/Per & HRD-PM/902020-2021 dt 16.03.2021. Now Compassionate appointment can be sanctioned by the Appropriate Authority in case (i) the employee dies while in Service or (ii) is retired on Medical Grounds due to incapacitation before reaching the age of 55 years.

ii) ex-gratia lump sum: is applicable who died in service and are not eligible for compassionate appointment and employees who retired prematurely before the age of 55 years on medical grounds. The amount of ex-gratia depends on the penury norms. However, a minimum of 50% of the ex-gratia amount will be paid to dependent family members/ retired employees.

CATEGORY OF STAFF	MAXIMUM EX-GRATIA	MINIMUM EX-GRATIA
SUPERVISING	14 LACS	7 LACS
CLERICAL	12 LACS	6 LACS
SUBORDINATE	10 LACS	5 LACS

8. **EXTENSION OF SBI LIFE SWARNA GANGA:** After superannuation, a pensioner can extend the Swarna Ganga Policy of SBI Life up to the age of 65 years. He/she should apply to the nearest SBI Life Branch by submitting a specified form for this purpose.

9. HRMS PORTAL FOR PENSIONERS: HRMS stands for Human Resource Management System. It is software or a set of integrated applications designed to manage and automate various HR-related tasks and processes within an organization.

In addition to the different utilities of HRMS, one of the vital areas for pensioners is the Pensioners' Self-Service menu. HRMS often includes self-service portals or mobile apps that allow pensioners to access and update their personal information, view pension statements, submit Investment declarations, access company policies, and perform other self-service tasks. It reduces administrative burden and empowers employees to manage certain HR-related activities on their own.

Overall, HRMS improves operational efficiency, enhances data accuracy, ensures compliance with labour laws, saves time, reduces paperwork, and enables HR departments to focus on strategic initiatives and employee engagement.

Pensioners may either login to the HRMS site through www.hrms.onlinesbi.com or by using the "My HRMS" application which can be downloaded from the Google play store or the Application Store for iOS users. Some functionalities which are applicable in desktop view are not available in "My HRMS" and vice versa. At present, there are 25 different functionalities available to pensioners in the HRMS portal. The different functionalities are as under:

1. View Pension Slip (One can download/view the pension slip by selecting the year and month from the drop-down menu.)
2. Life Certificate (Can view the status of life certificate) Through the “My HRMS” application a pensioner can submit a video-based Life Certificate without visiting the branch.
3. Communication Details: One can view/change his communication details such as mobile number, and email.id, address etc. by using this menu. Before applying for a new/renewal of the membership under the Health Assist policy or downloading the pensioner’s ID card, please verify the correctness of these data.
4. Upload Photo: By using this menu, a pensioner can upload his digital photo to the HRMS site. After uploading the photo, this has to be approved by the competent officer of the pension-paying branch.
5. View PAN/Aadhar:
6. View Salary/Pension Projection Report:
7. Download Bipartite Arrear:
8. Download Form 16, Part-A/ (Part-B, can be downloaded by the pension paying branch)
9. IDF/Form-12BB: (Submit your investment Declaration/ tax rebate claim)
10. Emergency Medical Help (Find the list of tie-up network hospital list)
11. Post-Retirement Employment (Outside the Bank)
12. Organ Donation
13. Sanjeevani/ HR help Line (You can lodge a complaint to the Bank regarding your pension-related issues)
14. Pensioner Health Care (REMBS- Membership): Apply for membership under REMBS within 90 days of receipt of your first pension.
15. Pensioner Dependant (Additional Details): Update the address, email id, phone number, photo etc. of the spouse and dependant handicapped child. This is mandatory before downloading the pensioner’s Id card from the site. In case, there is any discrepancy in the name and date of birth of the spouse or dependent child, please take up the matter with the Circle PPG department.
16. Pensioner ID Card (Download): Pensioner can download his/her ID card/s after authorisation of the dependant details of the pensioner by the pension paying branch. Please refer to circular No. CDO/Per & HRD-PPFG/44/2022-23 dt 15.10.2022 regarding Standardisation of SBI Pensioners” ID Card.
17. Blood Group: By using this menu, you can input data or change the blood group of dependent family members.
18. SBI Health Care (REMBS): Those pensioners who are members under REMBS (SBI Health Care (Policy-A), can claim for reimbursement of medical expenses. (This facility will be available shortly)

19. Pensioner Online-air Ticket Booking:

20. SBI Health Assist (Plan-B): One can apply for a new/ renewal of membership under SBI Health Assist within the stipulated time, as described earlier. Before that, the pensioner has to verify the correctness of personal data which appears on the system. In case of any discrepancy, please change the data by inputting data in Communication details or contact Circle PPG Dept.

21. SBI Elite Policy:

22. Medical Bills for retirees WTD: (For DMD and CGM)

23. Critical Illness: (Apply/View):

24. Apply consent U/S 194(P): A senior Citizen pensioner, who is more than 75 years of age, can obtain conditional relief for filing of Income Tax return.

25. Holiday Home Booking:

Pensioners are advised to activate their HRMS account and change their HRMS Password at regular intervals. Password can be reset/changed by the pensioner himself.

10. RESOLUTION OF COMPLAINT/QUERY/GRIEVANCE: If any grievance of the pensioner is not resolved by the Pension paying branch/LHO, he can directly raise his complaint to SANJEEVANI-HR HELP LINE at Corporate Centre by (i) Voice Call-022-22858130 on any working day between 10.30 hrs-18.00 hrs (ii) E-mail- By using pensioner's registered e-mail Id with HRMS domain. Mail to be sent to: sanjeevani.pensioner@sbi.co.in by mentioning his/her PF Id in the subject. (iii) SMS "HELPHR followed by space and PF Id of pensioner and send to 567676

11. TO-DO LIST FOR PENSIONERS:

A. Create an HRMS account, **B.** Use SBI YONO, **C.** Keep your Health Insurance Card and Pensioner's ID card at a readily accessible place, **D.** Download your New Pensioner's ID card from the HRMS portal and keep a printout of it. **E.** Download the soft copy/copies of your Health Insurance card/s and send it to your near relatives which can be used in an emergency. **F.** Activate your Income Tax account password and timely submit your tax return. **G.** Give nominations in all your deposit accounts. **H.** Maintain a personal file in respect of your Terminal Benefits. Keep papers relating to the claim of your terminal benefits papers to LHO, Salary statements of the last 12 months of your service, a Copy of the PPO sanctioned by Head Office, and a copy of the revised PPO, if any. Particulars relating to SBI Mutual Welfare Scheme, Extension papers relating to Swarna Ganga Scheme etc.

If you wish, you can fill up the Personal data and Pension details furnished in this booklet and keep them in a safe place for the use of your family members.

*** **

IBI/SBI PENSION LIFE CERTIFICATE

Refer:- e-Cir No: CDO/P&HRD-PPFG/29/2011-12 DT 03.06.2011 &

e-Circular No. NBG/GAD-PENSION/35/2012-13 dt 17.10.2012

Certified that _____ a pensioner of the Bank appeared before me today and signed in my presence.

Signature of the Pensioner

Branch Manager/Gazetted Officer with seal

Date:

Name of the Pensioner	:	
P.F.index No	:	
Pension A/C No.	:	
Name and Code of Pension Paying Br.	:	
PAN No. of Pensioner	:	
Residential Address of Pensioner	:	
Mobile/Phone No.	:	
Alternate Mobile No	:	
Aadhar No of Pensioner	:	
Email Id	:	
Name of Spouse and date of Birth	:	

ACKNOWLEDGEMENT

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

Received from _____ his Life Certificate on _____

Date:

Branch:

Code:

Signature of the Officer receiving
life Certificate.

Seal of the Branch

MUTUAL WELFARE SCHEME FOR RETIRED EMPLOYEES

CLAIM FORM FOR REIMBURSEMENT OF HOSPITALIZATION/DOMICILIARY EXPENSES

L.F.

01.	Name of the retired Employee Shri/Smt	
02.	Date of Retirement/P.F.Index No	
03	Retired from Branch/Designation at the time of retirement	
04.	Address and Telephone No.	
05	Name of the patient & relation with the Member (a) Nature of Illness (b) duration of Illness	
06	Name and address of the attending Doctor(Name of Hospital in case of Hospitalization)	
07	Whether claimed for	Self/Spouse
08	Pension paying Branch SB A/c No	
09	Period of Hospitalization	From _____ To _____
10	DETAILS OF BILLS / CASH MEMOS	
	Sl	Bill No
	Bill Date	Particulars of Bill
	Amount	
	TOTAL/SUB TOTAL Net amount to be reimbursed for Rs	

I certify that the expenses as detailed above were actually incurred by me. Further certified that I have not received nor am I entitled any reimbursement or contribution towards such expenses under personal accident Policy or under any claim in respect of an accident or from any other source.

Place:

Date:

Signature of the Retired

Employee

(FOR BRANCH MANAGER'S USE)

I CERTIFIED THAT THE Medical Bills submitted herewith have been scrutinized in terms of Staff Cir. No. 137/83 dt 26/09/1983 and forwarded for payment of Rs.....

AGM/Chief/Branch

Manager

(FOR BANK'S MEDICAL OFFICER)

The Bill has been verified by me and found to be in order and may be considered under Hospitalization/Serious ailment with or without Hospitalization/Ordinary ailment.

Bank's Medical Officer

(FOR OFFICE USE ONLY)

Sanctioned _____ for _____ payment _____ of _____ Rs.....
(Rupees.....only)

REMARKS:

PAID BY Cheque NO:

ANNEXURE-IX

STATE BANK OF INDIA EMPLOYEES MUTUAL WELFARE SCHEME
CERTIFICATE OF NON REMARRIAGE

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

Place: (Signature)
Date: Name of the beneficiary:
Full Address:

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

Place:
Date: (Signature and designation of any State Bank of India
Officer in active service)

LIFE CERTIFICATE ANNEXURE-X

I certify that I have seen the beneficiary Shri/Smt. _____
Son/daughter/widow of _____ receipt of monthly financial
relief under State Bank of India Employees Mutual Welfare Scheme and he/she is alive on
date.

Place:
Date: (Signature and designation of any State Bank of
India Officer in active service)

ANNEXURE-XI

NON-EMPLOYMENT CERTIFICATE

I declare that neither I nor my wife/husband is serving and getting any medical benefit from any establishment.

Place:
Date: (Signature)
Name of the member
beneficiary with full address.

I certify to the best of my knowledge that the above declaration is correct.

Place:
Date: Signature and designation of any State Bank of India
Officer in active service)

Ticket No.(For Office Use)

**APPLICATION BY RETIRED EMPLOYEES/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.	P.F. No:	
4.	Address and 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 hospitalized/ 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 scrutinized the application and recommended it for Corporate Centre consideration.

Place:

Date:

(B&O)

Stamp & Seal

Deputy General Manager

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 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:

Stages	CLERICAL BASIC PAY					SUBSTAFF BASIC PAY				
	8TH	9TH	9TH	10TH	11TH	8TH	9TH	9TH	10TH	11TH
	01/11/02 TO 31/10/07	01/11/07 TO 30/04/10	01/05/10 TO 31/10/12	01/11/12 TO 31/10/17	01/11/201 7TO 31/10/202 2	01/11/02 TO 31/10/07	01/11/07 TO 30/04/10	01/05/10 TO 31/10/12	01/11/12 TO 31/10/17	01/11/201 7 TO 31/10/202 2
1	4410	6200	7200	11765	17900	4060	5500	5850	9560	14500
2	4625	6600	7600	12420	18900	4165	5700	6050	9885	15000
3	4840	7000	8000	13075	19900	4270	5900	6250	10210	15500
4	5055	7400	8400	13730	20900	4385	6100	6450	10535	16000
5	5390	7900	8900	14545	22130	4500	6300	6650	10860	16500
6	5725	8400	9400	15360	23360	4635	6550	6900	11270	17115
7	6060	8900	9900	16175	24590	4770	6800	7150	11680	17730
8	6530	9500	10500	17155	26080	4935	7050	7400	12090	18345
9	7000	10100	11100	18135	27570	5100	7300	7650	12500	18960
10	7470	10700	11700	19115	29060	5265	7550	7900	12910	19575
11	7940	11300	12300	20095	30550	5460	7850	8200	13400	20315
12	8440	12000	13000	21240	32280	5655	8150	8500	13890	21055
13	8940	12700	13700	22385	34010	5850	8450	8800	14380	21795
14	9440	13400	14400	23530	35740	6045	8750	9100	14870	22535
15	10000	14100	15100	24675	37470	6280	9100	9450	15440	23405
16	10560	14800	15800	25820	39200	6515	9450	9800	16010	24275
17	11120	15500	16500	26965	40930	6750	9800	10150	16580	25145
18	11680	16200	17200	28110	42660	7020	10200	10550	17235	26145
19	12650	17500	18500	30230	45930	7290	10600	10950	17890	27145
20	13210	18300	19300	31540	47920	7560	11000	11350	18545	28145
+1	13770	19100	20100	32850	49910	7830	11400	11750	19200	29145
+2	14330	19900	20900	34160	51900	8100	11800	12150	19855	30145
+3	14890	20700	21700	35470	53890	8370	12200	12550	20510	31145
+4	15450	21500	22500	36780	55880	8640	12600	12950	21165	32145
+5	16010	22300	23300	38090	57870	8910	13000	13350	21820	33145
+6	16570	23100	24100	39400	59860	9180	13400	13750	22475	34145
+7		23900	24900	40710	61850		13800	14150	23130	35145
+8				42020	63840				23785	36145
+9					65830					37145

RATE OF PQP

A:GRADUATION	8TH	9TH	10TH	11TH
(a) On completion of 1 year	200	275	450	700
(b) On completion of 2 years	400	550	900	1400
B: PROFESSIONAL QUALIFICATION:				
(i) Part-I of CAIIB/jaiib after 1 year	200	275	450	700
(ii) Part-II of CAIIB				
(a) After 1 year	200	275	450	700
(b) After 2 years	400	550	900	1400
(c) After 3 years	600	825	1350	2100
C:GRADUATION & PROFESSIONAL QUALIFICATION:				
(i) Graduation and/or NDC and Part-I of CAIIB				
(a) After 1 year	200	275	450	700
(b) After 2 years	400	550	900	1400
(c) After 3 years	600	825	1350	2100
(ii) Graduation and/or NDC and Both parts of CAIIB				
(a) After 1 year	200	275	450	700
(b) After 2 years	400	550	900	1400
(c) After 3 years	600	825	1350	2100
(d) After 4 years	795	1090	1800	2800
(e) After 5 years	995	1365	2250	3500

BASIC PAY OF OFFICERS- OJM TO SGGS-IV																				
GD	SCALE I					SCALE II					SCALE III					SCALE IV				
B.S	7TH	8TH	9TH	10TH	11TH	7TH	8TH	9TH	10TH	11TH	7TH	8TH	9TH	10TH	11TH	7TH	8TH	9TH	10TH	11TH
Period	BASIC	BASIC	BASIC	BASIC	BASIC	BASIC	BASIC	BASIC	BASIC	BASIC	BASIC	BASIC	BASIC	BASIC	BASIC	BASIC	BASIC	BASIC	BASIC	BASIC
	1/04/98 TO 31/10/2002	01/11/02 TO 31/10/07	FROM 01/11/07 TO 31/10/12	01/11/12 TO 31/10/17	01/11/2017 TO 31/10/2022	1/04/98 TO 31/10/2002	1/11/02 TO 31/10/2007	FROM 1/11/07 TO 31/10/2012	1/11/12 TO 31/10/2017	01/11/2017 TO 31/10/2022	1/04/98 TO 31/10/2002	01/11/02 TO 31/10/07	FROM 01/11/07 TO 31/10/12	01/11/12 TO 31/10/17	01/11/2017 TO 31/10/2022	1/04/98 TO 31/10/2002	01/11/02 TO 31/10/07	FROM 01/11/07 TO 31/10/12	01/11/12 TO 31/10/17	01/11/2017 TO 31/10/2022
STG	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY
1	7100	10000	14500	23700	36000	9820	13820	19400	31705	48170	12540	18240	25700	42020	63840	13900	20480	30600	50030	76010
2	7440	10470	15100	24680	37490	10160	14320	20100	32850	49910	12880	18800	26500	43330	65830	14240	21040	31500	51490	78230
3	7780	10940	15700	25660	38980	10500	14880	20900	34160	51900	13220	19360	27300	44640	67820	14620	21660	32400	52950	80450
4	8120	11410	16300	26640	40470	10840	15440	21700	35470	53890	13560	19920	28100	45950	69810	15000	22280	33300	54410	82670
5	8460	11880	16900	27620	41960	11180	16000	22500	36780	55880	13900	20480	28900	47260	71800	15380	22900	34200	55870	84890
6	8800	12350	17500	28600	43450	11520	16560	23300	38090	57870	14240	21040	29700	48570	73790	15760	23520	35200	57520	87390
7	9140	12820	18100	29580	44940	11860	17120	24100	39400	59860	14620	21660	30600	50030	76010	16140	24140	36200	59170	89890
8	9480	13320	18700	30560	46430	12200	17680	24900	40710	61850	15000	22280	31500	51490	78230			+1	60820	92390
9	9820	13820	19400	31705	48170	12540	18240	25700	42020	63840	15380	22900	32400	52950	80450			+2		95120
10	10160	14320	20100	32850	49910	12880	18800	26500	43330	65830	15760	23520	33300	54410	82670					
11	10500	14880	20900	34160	51900	13220	19360	27300	44640	67820		3	0	34200	55870	84890				
12	10840	15440	21700	35470	53890	13560	19920	28100	45950	69810		4	0	35100	57330	87110				
13	11180	16000	22500	36780	55880	13900	20480	28900	47260	71800		5	0	0	58790	89330				
14	11520	16560	23300	38090	57870	14240	21040	29700	48570	73790				0	92110					
15	11860	17120	24100	39400	59860	14620	21660	30600	50030	76010										
16	12200	17680	24900	40710	61850	15000	22280	31500	51490	78230										
17	12540	18240	25700	42020	63840	15380	22900	32400	52950	80450										
18	12880	18800	26500	43330	65830		2	0	33300	54410	82670									
19	13220	19360	27300	44640	67820		3	0	34200	55870	84890									
20	13560	19920	28100	45950	69810		4	0	0	57330	87110									
+1	13900	20480	28900	47260	71800		5			0	89330									
+2	14240	21040	29700	48570	73790															
+2	0	0	30600	50030	76010															
+4	0	0	31500	51490	78230															
+5				0	80450															

FPP AMOUNT (Increment Component)

01-11-1993	340	380	420		
01-11-2004	560	620	680	1000	1000
01-11-2007	800	900	1000	1000	1200
01-11-2012	1310	1460	1650	1800	1960
11-01-2017	1990	2220	2500	2730	2970

PQP AMOUNT

	7TH	8TH	9TH	10TH	11TH
CAIB PART-I	135	300	410	670	1020
CAIB PART-II	360	750	1030	1680	2550

THANK YOU VERY MUCH !