

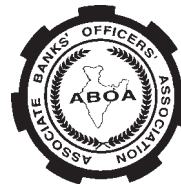
S.No.	Name of the Holiday Home and Address	Phone No.	Account No.
8	TIRUPATHI # 8-131,Sree Nagar Colony, V.C. Bangalow, Near BSNL Guest House, Opp.Sudha High School, R.C. Road,Tirupathi-517501.	8143395615	62101682759
9	GOA Hotel Campal, Opp. Kala Academy, Campal, Panjim, Goa.	0832-2224533 2422496	62101682840
10	KOLKATA		62101682895
11	VISAKHAPATNAM Flat No. 301,302 House No.50-26-4, Seetha Residency, TPT Colony Near Gurudwara Junction Seethammadhara, Visakhapatnam	0891-2545352 9052924311	62101682931
12	OOTY		62101683015
13	VIJAYAWADA H.No. 54-19-21/3, Near H.P. Gas Godown, Jayaprakash Nagar, Vijayawada.	0866-2472592,	62101683082



ASSOCIATE BANKS' OFFICERS' ASSOCIATION

UNIT : STATE BANK OF HYDERABAD

(Registered Under Trade Unions Act, 1926, Regd.No. 3242
Registered Office : State Bank of Hydrerabad Buildings, Hyderabad)



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FOREWORD

Dear Colleagues,

On this New Year day, we are happy to bring out a booklet titled "**Our Perks & Allowances**" covering information on various facilities / perquisites available to officers. Hope, this will serve as a '**ready reference**' handbook to all our officers.

We note with appreciation the assistance rendered by Sri P T M Gopala Krishna, Secretary, Warangal Zone, in collecting relevant material to bring out this booklet in a short period. We shall be glad to have suggestions from our members to facilitate improvement in the Booklet in its subsequent edition.

Our Association is proud to make this Booklet available to all its members.

I wish you all the best in all your endeavors.

Wishing you all A Happy And Prosperous New Year,

With greetings,

Yours fraternally

Place : Hyderabad

Date : 01/01/2013

HARSHAVARDHAN MADABHUSHI
General Secretary

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Service Regulations :

Important Definitions :

“Officer” means a person fitted into or appointed to or promoted to any of the grades specified in Regulation 4 and any other person, who immediately prior to the appointed date, was an officer of the Bank, and shall also include any specialists or technical persons so fitted or promoted or appointment and any other employee to whom any of the provisions of these regulations has been made applicable under Regulation 2.

“**Probationary Officer**” means an officer appointed as such and fitted in the Junior Management Cadre.

“**Trainee Officer**” means a person appointed as such from the staff of the Bank and fitted in the Junior Management Cadre.

“**Public Servant**” means a person defined as such in Section 21 of the Indian Penal Code as amended from time to time.

“**Salary**” means the aggregate of the pay and dearness allowance (H.O. Cir No: PER/09-91/5 dated 20.04.1990).

“**Perquisite**” means the various facilities that have been specified in Chapter - VI (H.O. Cir No: PER/2001-2002/12 dated 30.05.2002).

Family :

1. For the purpose of medical facilities and leave fare concession, the expression “family” of an officer shall mean an officer’s spouse, wholly dependent unmarried children (including step children and legally adopted children), physically challenged brother/sister with 40% or more disability, as also parents ordinarily residing with and wholly depended on the officer.
2. The term wholly dependent child/parent/& physically challenged brother/sister shall mean such member of the family having a monthly income not exceeding Rs. 3500/- p.m.

Probation :

1. A person appointed as a Probationary Officer or a Trainee Officer shall be on probation for a period of two years.
2. Any other employee of the Bank promoted as an officer to the Junior Management Grade shall be on probation for a period of one year.

3. Any other person appointed to any grade including Junior Management grade shall be on probation for such period as may be decided by the competent authority. Provided that the competent authority may, in the case of any officer reduce or dispense with the period of probation.

Categorization of Posts (H.O. Cir No: PER/2011-12/94 dated 24.12.2011) :

For the purpose, of Categorization of posts under sub-regulation (1) every branch or office of the bank shall be classified by the bank in accordance with the criteria to be approved by the Board or the Executive Committee as small, medium, large, very large or exceptionally large category.

-Concurrent Auditors will be categorised in MMGS III & SMGS - IV

-Branches where Managers of business divisions are categorised in MMGS II or III, the post of Branch Manager will be categorised on scale higher than that of the senior most Manager of business division.

Age of Retirement :

An officer shall retire from the service of the Bank on attaining the age of sixty years or upon the completion of thirty years' service or thirty years' pensionable service if he is a member of the Pension Fund whichever occurs first.

Provided that the Competent Authority may, at its discretion, extend the period of service of an officer who has attained the age of fifty-eight years or has completed thirty years' pensionable service or thirty years' service as the case may be should such extension be deemed desirable in the interest of the Bank, so however, that the service rendered by the concerned officer beyond 58 years of age except to the extent of the period of leave due at that time will not count for purpose of pension.

Provided further that an officer may, at the discretion of the executive committee, be retired from the Bank's service after he has attained 50 years of age or has completed 30 years' service or 30 years' pensionable service as the case may be, by giving him three months' notice in writing or pay in lieu thereof.

Provided further that an officer who has completed 25 years' service or 25 years' pensionable service as the case may be, permitted by the Executive committee to retire from the Bank's service subject to his giving three months' notice in writing or pay in lieu thereof unless this requirement is wholly or partly waived.

Kinds of Leave :

Subject to the grant of leave being determined by the exigencies of service, an officer shall be eligible for the following kinds of leave :

- a. Casual Leave
- b. Privilege Leave or Ordinary Leave
- c. Sick Leave
- d. Study Leave
- e. Maternity Leave
- f. Extraordinary Leave on loss of Pay
- g. Special Casual Leave and Special Leave.

Casual Leave :

1. An officer shall be eligible for casual leave on full emoluments for 12 working days in a year provided that not more than four days' casual leave may be availed of at any one time.
2. Casual leave not availed of in any year may be suffixed or prefixed to sick leave in the following three years (PER 102 of 97-98).

Privilege Leave or Ordinary Leave :

1. An officer shall be eligible for privilege leave computed at one day for every 11 days of service on duty provided that at the commencement of service no privilege leave may be availed of before completion of 11 months of service on duty.
2. An officer on privilege leave shall be entitled to full emoluments for the period of leave.
3. The period of privilege leave to which an officer is entitled at any time shall be the period which he has earned, less the period of leave availed of;
4. An officer desiring to avail of privilege leave shall ordinarily give not less than 1 month's notice of his intention to avail of such leave.
5. On and from 1-1-1990 privilege leave may be accumulated upto not more than 240 days except where leave has been applied for and it has been refused.
6. The portion of privilege leave that is allowed to be carried over should necessarily be availed as early as possible say within 3 months of the

following year. However, should this not be possible, and the officer is due to retire, he may be permitted to encash the full balance of his privilege leave account even if the same exceeds 240 days (PER/1994-95/56 dated 27.09.1994).

Sick Leave :

1. On and from 1-1-89, an officer shall be eligible for 30 days of sick leave on half pay for each completed year of service subject to a maximum of 18 months during the entire service. Such leave can be accumulated upto 540 days during the entire service and may be availed of only on production of medical certificate by a medical practitioner acceptable to the bank or at the Bank's discretion nominated by it at its cost.

2. In respect of period of sick leave, an officer shall be eligible to receive one half of the full emoluments.

Provided that if an officer so desires, the bank may permit him to draw full emoluments in respect of any portion of the sick leave granted to him, twice the amount of such period on full emoluments being debited against sick leave account.

3. The bank may require any officer desiring to resume duty on the expiry of sick leave, to produce medical certificate saying that he is fit for duty.

4. On and from 1-1-1989 where an officer has put in a service of 24 years, he shall be eligibel to additional sick leave at the rate of 1 month for each year of service in excess of 24 years subject to a maximum of 3 months of additional sick leave.

Provided that in case of additional sick leave availed on or after 29th June 1999, commutation of additional sick leave may be allowed in accordance with sub regulation (2) of Regulation 34. (H.O. Cir No. : PER/90-91/74, dated 23-1-1991).

Study Leave :

An Officer may be granted study leave for such period and on such terms and conditions as may be decided by the board or the Executive Committee. An officer sanctioned study leave under the provisions as approved by EC shall be required to execute a bond undertaking to serve the Bank on return from such leave for a minimum period of 5 years of pay to the Bank a sum of the following :

(H.O. Cir No : PER/2011/12/138 dated 19.03.2012)

Period of Study Leave	Bond Amount
Up to 1 year	Rs. 7.50 lacs
More than 1 year and up to 2 years	Rs.10.00 lacs
More than 2 years and up to 3 years	Rs. 15.00 lacs

Maternity Leave :

1. On and from 1st day of April 2000 leave upto a period of 6 months at a time may be granted by way of Maternity Leave including in respect of post natal period or at the time of miscarriage or abortion or medical termination of pregnancy.

Provided that not more than 12 months of such leave shall be available during the entire period of service of the officer.

2. Leave may also be granted once during service to a childless female employee for legally adopting a child which is below one year of age till it reaches the age of one year, subject to a maximum period of two months on the following terms and conditions :-

- i) Leave will be granted for adoption of only one child.
- ii) The adoption of a child should be through a proper legal process and the employee should produce the adoption deed to the Bank for sanctioning such leave.

3. Probationary Officers (H.O. Cir No : PER/2011-12/90 dated 09.12.2011) : During the probation period of Probationary Officers, Maternity Leave may be sanctioned to female Officers for a period not exceeding 3 months on loss of pay; probation period shall get extended based on the period of maternity leave. The availment of maternity leave may be permitted from one month prior to expected date of delivery and can extend after delivery upto an aggregating maximum period of 3 months which should be supported by medical certificate of qualified Gynecologist. Medical Certificate should contain number of days leave recommended.

The female Officers will be eligible for Maternity Leave in the case of an abortion, miscarriage and medical termination of pregnancy upto a maximum period of 6 weeks only, within overall eligibility of one year during their entire service in Bank, immediately following the day of her miscarriage or as the case may be, her medical termination of pregnancy.

No leave will be considered for adoption of child or for family planning scheme during their probation period.

Leave for hysterectomy if required by the Officer under probation will be considered on case to case basis for a maximum period of 45 days within the overall eligibility of Maternity Leave.

Attending the confirmation test during maternity leave will be considered on case to case basis depending upon the circumstances.

Extra Ordinary Leave :

1. An officer shall be eligible for extraordinary leave on loss of pay for not more than 360 days during the entire period of service. Such leave may not be availed of except for sufficient reasons on more than 90 days at a time.

Provided that in very special circumstances the Board or the Executive Committee may grant extraordinary leave on loss of pay to an officer upto a total period of 720 days.

An officer may be granted special casual leave and any special leave by the competent authority as may be decided by the Executive Committee in accordance with the State Bank's guidelines.

Lapse of Leave :

All leave to the credit of an officer shall lapse on resignation, retirement, death, discharge, dismissal or termination.

Provided that where an officer retires from the Bank's service, he shall be eligible to be paid a sum equivalent to the emoluments of any period, not exceeding 240 days of privilege leave that he had accumulated.

Provided further that where an officer dies while in service, there shall be payable to his legal representatives, a sum equivalent to the emoluments for the period not exceeding 240 days of privilege leave to his credit as on the date of his death.

Provided also that where an officer resigns from service on or after 1st April, 2001 after giving due notice as in Sub-Regulation (2) of Regulation

20 he may be paid a sum equivalent to the emoluments in respect of privilege leave to the extent of half of such leave to his credit on the date of cessation of service, subject to a maximum 120 days.

Recall for Duty :

An officer on leave may be recalled to duty by the competent authority whenever the Bank deems it fit to do so; but if the officer is at that time out of station, he shall be eligible to be paid the actual expenses incurred by him and the members of his family for coming back to the station, and if the officer and the members of his family go back to the same station from which, he was called, for the return journey also.

Gratuity :

1. Every officer shall be eligible for gratuity on :
 - a) retirement, b) death, c) disablement rendering him unfit for further service as certified by a medical officer approved by the bank, d) resignation after completion of 10 years of continuous service, or, e) termination of service in any other way except by way of punishment after completion of 10 years of service.
2. The ceiling under Payment of Gratuity Act 1972 has been enhanced to Rs. 10.00 lacs w.e.f. 24.05.2010 (Cir No : PER/2010-11/52 dated 31.08.2010).
3. The amount of gratuity payable to an officer shall be one month's pay for every completed year of service, subject to a max, of 15 months's pay.

Provided that where an officer has completed more than 30 years of service, he shall be eligible by way of gratuity for an additional amount at the rate of one half of a month's pay for each completed year of service beyond 30 years.

Note : If the fraction of service beyond completed years of service is six months or more gratuity will be paid pro-rata for the period.

Mandatory Assignments (Cir No : PER/2009-10/83 dated 11.12.2009 & PER/2011-12/41 dated 14.07.2011).

To comply with completion of mandatory assignments which comprises of two parts, one relating to rural / semi-urban assignment based on Government of India guidelines, so that each officer in the bank has sufficient exposure of rural/semi-urban service, at least for 3 years, before his promotion to SMGS-IV and the other relating to operational or line or independent line assignment based on the Bank's guidelines as below.

For Promotion to MMGS-III	2 years service in Rural / Semi Urban branch (es) and 2 years satisfactory operational or line assignment or Independent line assignment.
For Promotion to SMGS-IV	3 Years service in Rural/Semi urban branch (es) and 2 years satisfactory Independent line assignment.

Assumption of Charge-Time Norms(GB/1991-92/50 dated 24.10.1991):

Category	Time
A Single Officer Branches	10 Working Days
B Branches where Field Officers are posted and No Accountant is provided and the Br. Manager is holding Joint Custody charge of cash also	10 Working Days
C Branches where Accountant is provided but no Field Officer is provided.	10 Working Days
D Branches where Accountants and Fields Officers are provided but no Divisions are made	6 to 10 Working Days depending upon the volume of business, prescribed by the Controlling Authority.
E All Branches (irrespective of Grade and Scale) where Divisions are posted/are functioning.	6 Working Days

Grades and Scales of Pay :

On and from the 1st November 2007, the Scales of pay for Officers of the following four grades (PER/2010-11/26 dated 09.06.2010).

a) Top Executive Grade :

TEGS-VII : 46800-1300/4-52000

TEGS-VI : 42000-1200/4-46800

b) Senior Management Grade :

SMGS-V : 36200-1000/2-38200-1100/2-40400

SMGS-IV : 30600-900/4-34200-1000/2-36200

c) Middle Management Grade :

MMGS-III : 25700-800/5-29700-900/2-31500

MMGS-II : 19400-700/1-20100-800/10-28100

d) Junior Management Grade :

JMGS-I : 14500-600/7-18700-700/2-20100-800/7-25700

Pay :

Pay means Basic pay including stagnation increment (H.O.Cir No: PER/90-91/5 dated 20.04.1990). "Pay" for the purpose of Dearness Allowance shall mean basic pay including stagnation increments. Professional Qualification Allowance shall rank for dearness allowance as per sub-regulation (2) of Regulation 5.

Fitment :

Fitment shall be stage to stage, i.e. on corresponding stages from 1st stage onwards and the increments shall fall on the anniversary date as usual. (H.O. Cir No : PER/2011-12/118 dated 14.02.2012).

Stagnation Increments :

a) Officers in JM Grade Scale I who have moved to scale of pay for MMG Scale II in terms of Regulation 5 (b) after reaching maximum of the higher scale shall be eligible for four stagnation increments for every three completed years of service of which first two shall be Rs. 800/- each and next two Rs. 900/- each.

Provided that officers who have completed three years or more after receipt of the second stagnation increment as on 01.11.2007 will get the third stagnation increment on 01.11.2007 and another stagnation increment on or after 01.11.2008 on their completion of six years after receipt of second stagnation increment.

b) Officers in MMG Scale II who have moved to scale of pay for MMG scale III in terms of Regulation 5 (b) after reaching maximum of the higher scale shall be eligible for three stagnation increments of Rs. 900/- for every three completed years of service.

Provided that officers who have completed three years or more after receipt of the first stagnation increment as on 01.11.2007 will get the next stagnation increment with effect from 01.11.2007 and a subsequent stagnation increment on or after 01.11.2008 on their completion of six years after receipt of the first stagnation increment.

Provided further those officers in substantive MMG Scale III i.e. those who are recruited in or promoted to MMG Scale II Shall be eligible for four stagnation increments of Rs. 900/- each of every three completed years of service. Those who have already received two stagnation increments and completed more than three years of service after receipt of second stagnation increment as on 01.11.2007 will get third stagnation increment on 01.11.2007 and fourth stagnation increment, on or after 01.11.2008 on their completion of six years after receipt of second stagnation increment.

Note :

Grant of such increments in the next higher scale shall not amount to promotion. Officers even after receipt of such increments shall continue to get privileges, perquisites, duties, responsibilities or posts of their substantive Scale I OR Scale II as the case may be.

JAIIB / CAIIB Increments :

Part I of CAIIB / JAIIB (Revised) - One Increment

Part II of CAIIB / CAIIB (Revised) - One Increment

Note :

If an officer who is in receipt of Professional Qualification Allowance is promoted to next higher scale, he shall be granted, on fitment into such higher scale, additional increment(s) for passing CAIIB to the extent increments are available in the scale and if no such increments are available in the scale or only one increment is available in the scale, the officer shall be eligible for Professional Qualification Pay in lieu of increment(s). (H.O. Cir No : PER/90-91/5, dated 20-4-90).

Dearness Allowance :

On and from 01.11.2007, Dearness Allowance shall be payable for every rise or fall of four points over 2836 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.15% of Pay.

House Rent Allowance :

	I	II
I	Major "A" Class Cities and Project Area Centers in Group A	8.50% of Pay
II	Other places in Area I and Project Area Centers in Group B	7.50% of Pay
III	Other places	6.50% of Pay

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him/her shall be the actual rent paid by him/her for the residential accommodation in excess over 1.2% of Pay in the first stage of the Scale of Pay in which he/she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates mentioned in Column II above.

"Pay" for the purpose of House Rent Allowance shall mean basic pay including stagnation increments. Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for House Rent Allowance w.e.f. 1.11.1994.

Note :

The Claims of officer employees for House Rent Allowance linked to the cost of their ownership accommodation shall also be restricted to 150% of House Rent Allowance as hitherto.

City Compensatory Allowance :

	Area	Rate	Maximum Amount
i)	Places in Area I and in the State of Goa	4% of Basic Pay	Rs.540/- p.m.
ii)	Places with population of five lacs and over and State Capitals and Chandigarh, Punducherry and Port Blair	3% of Basic Pay	Rs. 375/- p.m.

Provident Fund :

a) 10% of Pay (Pay shall include Stagnation Increments, PQA and Increment component of FPA).

b) Officers joining the services on or after 01/04/2010 shall be covered by a Defined Contributory Pension Scheme, where the officer will contribute 10% of Pay plus Dearness Allowance and the Bank will make a matching contribution.

Fixed Personal Pay (w.e.f. 1.11.2007) :

Fixed Personal Pay together with House Rent Allowance shall be at the following rate and shall remain frozen for the entire period of service :

Increment Component (Rs.)	DA as on 01.11.2007 (Rs.)	Total F.P.P. payable where Bank's accommodation is provided (Rs.)
(A)	(B)	(C)
800	58	858
900	65	965
1000	72	1072
1100	79	1179
1200	86	1286
1300	94	1394

Note :

(i) F.P.P as indicated in "C" above shall be payable to those officer employees who are provided with Bank's accommodation.

(ii) F.P.P. for officer's eligible for House Rent Allowance shall be "A"+"B" plus House Rent Allowance payable on the last increment of the relevant scale of pay.

(iii) The increment component of F.P.P shall rank for superannuation benefits.

Professional Qualification Pay (PQP) (w.e.f. 1.12.2007) :

A. Officers shall be eligible for professional Qualification pay as under :

i. Those who have passed only CAIIB - Part I / JAIIB - Rs. 410/- p.m. one year after reaching top of the scale.

ii). Those who have passed both parts of CAIIB-

1. Rs. 410/- p.m. one year after reaching top of the scale
2. Rs. 1030/- p.m. two years after reaching top of the scale

B. An officer employee acquiring JAIIB / CAIIB (either or both parts) qualifications after reaching the maximum of the scale of pay, shall be granted from the date of acquiring such qualification the first installment of PQP and the release of subsequent installments of PQP shall be with reference to the date of release of first installment of PQP.

Provided further that in a case where an officer, as on the date of this joint Note, has already acquired any of the above said qualifications and has not earned any increment or PQP on account of acquiring such qualification/s, he/she may be, with effect from 1st November 2007 or the date of acquiring such qualification/s, whichever is later, released PQP as provided herein above. (Cir No : PER/2010-11/26 dated 09.06.2010).

Deputation Allowance :

On and from 01st May 2010, Deputation Allowance shall be at the following rates :

- a) An officer deputed to serve outside the Bank - 7.75% of Pay with a maximum of Rs. 2300/- p.m.
- b) An officer deputed to an organization at the same place or the training establishment of the Bank-4% of Pay with a maximum of Rs. 1200/- p.m.

Hill and Fuel Allowance (w.e.f. 1.11.2007) :

Place	Rate
a) Places with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of Pay subject to a max.of Rs. 500/- p.m.
b) Places with an altitude of 1500 metres and above but less than 3000 metres.	2.50% of Pay subject to a max. of Rs. 680/- p.m.
c) Places with an altitude of 3000 metres and above	5% of Pay subject to a max. of Rs. 1570/- p.m.

Halting Allowance (w.e.f. 1.5.2010) :

Grade / Scale of Officers	Major "A" Class Cities	Area I	Other Places
Officers in Scale IV & Above	1000/-	800/-	700/-
Officers in Scale I/II/III	800/-	700/-	600/-

Provided that in the case of officers in Scale IV and above, halting allowance payable per diem while on outstation work at the four metros, viz. Delhi, Mumbai, Kolkata and Chennai shall be Rs. 1200/- and for officers in Scale I/II/III Rs. 1000/-.

Provided that where the total period of absence is less than 8 hours but more than 4 hours, Halting Allowance at half the above rates shall be payable.

Lodging Expenses (Cir No: PER/2007-08/57 dt. 12.11.2007 & Cir No : PER/2012-13/5 dt. 10.04.2012) :

a) Metros (Mumbai, Delhi, Kolkata, Chennai) :

Maximum room tariff permissible (Non-ITDC Hotels)						
Grade / Scale	ITDC Hotels	w.e.f 30.3.12	w.e.f 30.3.13	w.e.f 30.3.14	w.e.f 30.3.15	w.e.f 30.3.16
TEGSS-I & II	4* Hotel	12000	12600	13200	13900	14600
TEGS-VI & VII	4* Hotel	9000	9500	10000	10500	11000
SMGS-IV & V	3* Hotel	6000	6300	6600	6900	7200
MMGS-II & III	2* Hotel(Non-AC)	3200	3400	3600	3800	4000
JMGS-I	1* Hotel(Non-AC)	2200	2300	2400	2500	2600

Further, Officers in Top Executive Grade Scales-VI and above, who are unable to stay in eligible hotels in metro centers within the permissible room tariff, may be reimbursed actual lodging expenses for staying in other hotels not exceeding 125% of the room tariff of their entitled class at these centers.

b) Major 'A' Centers (Ahmedabad, Hyderabad and Bangalore) :

Maximum room tariff permissible (Non-ITDC Hotels)						
Grade / Scale	ITDC Hotels	w.e.f 30.3.12	w.e.f 30.3.13	w.e.f 30.3.14	w.e.f 30.3.15	w.e.f 30.3.16
TEGSS-I & II	4* Hotel	11000	11600	12200	12800	13400
TEGS-VI & VII	4* Hotel	8000	8400	8800	9200	9700
SMGS-IV & V	3* Hotel	5500	5800	6100	6400	6700
MMGS-II & III	2* Hotel(Non-AC)	2900	3000	3200	3400	3600
JMGS-I	1* Hotel(Non-AC)	2000	2100	2200	2300	2400

c) Area - I Centers :

Maximum room tariff permissible (Non-ITDC Hotels)						
Grade / Scale	ITDC Hotels	w.e.f 30.3.12	w.e.f 30.3.13	w.e.f 30.3.14	w.e.f 30.3.15	w.e.f 30.3.16
TEGSS-I & II	4* Hotel	6000	6300	6600	6900	7200
TEGS-VI & VII	4* Hotel	5000	5300	5600	5900	6200
SMGS-IV & V	3* Hotel	3000	3200	3400	3600	3800
MMGS-II & III	2* Hotel(Non-AC)	2200	2300	2400	2500	2600
JMGS-I	1* Hotel(Non-AC)	1500	1600	1700	1800	1900

Area - I - Pune, Nagpur, Surat, Lucknow, Visakhapatnam, Kanpur, Patna, Jaipur, Coimbatore, Kochi, Indore, Bhopal, Vadodara, Ludhiana, Madurai, Varanasi and Agra.

d) Other Centers :

Maximum room tariff permissible (Non-ITDC Hotels)						
Grade / Scale	ITDC Hotels	w.e.f 30.3.12	w.e.f 30.3.13	w.e.f 30.3.14	w.e.f 30.3.15	w.e.f 30.3.16
TEGSS-I & II	4* Hotel	5000	5300	5600	5900	6200
TEGS-VI & VII	4* Hotel	4000	4200	4400	4600	4800
SMGS-IV & V	3* Hotel	2500	2600	2700	2800	2900
MMGS-II & III	2* Hotel(Non-AC)	1600	1700	1800	1900	2000
JMGS-I	1* Hotel(Non-AC)	1200	1300	1400	1500	1600

Boarding Charges :

1. Where lodging is provided by the Bank at free of cost, 3/4 of the Halting Allowance will be admissible.
2. Where boarding is provided by the Bank at free of cost, 1/2 of the Halting Allowance will be admissible.
3. Where lodging & boarding are provided by the Bank at free of cost, 1/4 of the Halting Allowance will be admissible.
4. Where an officer claims boarding expenses on a declaration basis without production of bills of actual expenses incurred, then he/she will be eligible for 1/4 of the Halting Allowance.
5. A Supplementary Diem Allowance of Rs. 10/- per day of halt outside headquarters on inspection duty shall be paid to all inspection officers.

Mode of Travel and Expenses on Travel (w.e.f. 1.5.2010)

The following provisions shall apply wherever an officer is required to travel on duty :

A) An officer in Junior Management Grade is entitled to travel by 1st Class or Ac 2-Tier Sleeper by Train. He/she may, however, travel by air (economy class) if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

B) An officer in Middle Management Grade is entitled to travel by 1st Class or AC 2- Tier Sleeper by Train. He/she may, however, travel by air (economy class) if the distance to be travelled is more than 1000 kms.

He/she may, however, travel by air (economy class) even for shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

C) An officer in Senior Management or Top Management is entitled to travel by AC 1st Class by Train or by Air (Economy Class). He/She (Management) may travel by car between places not connected by air or rail provided that the distance does not exceed 500 km. However, when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car.

D) Any other officer may be authorized by the Competent Authority, having regard to the exigencies of business, to travel by his own vehicle or by taxi or by the Bank's vehicle.

Note : The remaining provisions as in Sub-Regulations (2) & (3) of Regulation 41 of Officer's Regulations shall remain unchanged.

Compensation on Transfer (Cir No : PER/2011-12/91 dated 09.12.2001 & PER/2008-09/57 dated 13.09.2008) :

1. An officer on transfer, will be eligible to draw a lump sum amount for expenses connected with packing, local transportation and insurance of the baggage etc as under.

- a. Top Executive : Rs 35,000/-
- b. Senior Management : Rs.25,000/-
- c. Middle and Junior Management : Rs.20,000/-

Further, in the case of administrative transfer (i.e., other than request transfer) from One Associate Bank to another alone, the Officer will be eligible for additional amount of Rs. 10,000/- towards lump sum expenses (Cir No : PER/2011-12/139 dated 20.03.2012).

2. The amount of one time lump-sum expenses per ward (maximum of two wards) towards admission fee in school/college/institute etc on production of actual certificate/bills is as under :

- Top Executive & Senior Management : Rs. 15,000/-
- Middle & Junior Management : Rs. 10,000/-

3. At the time of Retirement :

On retirement an officer may be allowed to claim baggage transport charges upto 20% higher rates than the rates proposed in para 2 (A) above, for movement from the last station he/she is posted to the place where he/

she proposes to settle down on retirement. However, the officer will be eligible to claim travelling allowance for himself/herself and his/her family from the last station at which he/she was posted to the place where he/she proposes to settle down on retirement, subject to his/her entitlement.

4. Loading and Unloading Charges :

The officers may be reimbursed actual expenses incurred on loading and unloading of their belongings, subject to production of receipt, upto the monetary ceiling mentioned as under :

	Metro	Urban	Semi Urban	Rural
Top Executives	15000	12000	10000	8000
Senior Management	10000	8000	6000	4000
Middle & Junior Management	7000	6000	5000	3000

5. Car / Vehicle Transportation charges :

Where the officer owns a car, he / she is eligible to claim the cost of transport of the same at goods train rate and if the vehicle is transported by lorry, the actual lorry charges upto 40% / 35% / 30% of his / her entitlement for shifting of household goods by road, as mentioned below, subject to production of money receipt.

Distance	% of his/her entitlement for shifting of household goods by road
Upto 600 kms	40%
More than 600 kms but less than 1000kms	35%
More than 1000 kms	30%

Note : However, the transport of scooter and other two wheelers will not be covered under this, and they will be transported along with other household goods.

Reimbursement of Expenses towards Transport of Personal Effects on Transfer (Cir No : PER/2011-12/91 dated 09.12.2011 & PER/2008-09/89 dated 22.12.2008).

In terms of Rule 45 (2) of State Bank of Hyderabad Officers' Service Regulations, 1979 an officer on transfer is eligible for being reimbursed expenses for transporting his baggage on goods train up to the following limits.

	Pay Range	Where an Officer has Family	Where an Officer has no Family
i)	Rs. 10000/- per month to Rs. 13820/- p.m.	3000kgs.	1500kgs
ii)	Rs. 13821 p.m. and above	Full wagon	2500kgs

The rates of reimbursement of expenses on transfer to an officer in shifting his personal effects between the two places by approved lorry transport, even if the two places are connected by train, was revised as under subject to the weight stipulations mentioned in the Officer's Service Regulations.

Distance in Kilometers	Rate per tonne per KM(In Rupees)
i) Hilly Terrain	Rs. 5.50
ii) Other than Hilly Terrain	
a) Upto 600 kms	Rs. 3.70
b) Beyond 600 kms	Rs. 1.85 (Incremental)

Note : An Officer is eligible for reimburse the Service Tax on transportation charges over and above the eligibility of transportation charges.

Revised Rates from 01.07.2012 :

Revised rates	Hill terrain		Other than Hilly terrain
		Upto 600 kms	Beyond 600 kms (Incremental)
From 01.07.2012	Rs. 5.80	Rs. 3.90	Rs. 1.95
From 01.07.2013	Rs. 6.10	Rs. 4.10	Rs. 2.05
From 01.07.2014	Rs. 6.40	Rs. 4.30	Rs. 2.15
On or after 01.07.2015	Rs. 6.70	Rs. 4.50	Rs. 2.25

Joining Time on Transfer :

1. An Officer shall be eligible for joining time on one occasion and not exceeding seven days, exclusive of the number of days spent on travel.
2. During the joining time, an official shall be eligible to draw the emoluments as applicable to the place of transfer.
3. No joining time shall be admissible to an officer when the transfer does not involve a posting to a different place.

Reimbursement of Travelling Expenses while on Duty and For Transport

of Vehicles on Transfer (PER/2011-12/114 dated 04.02.2012) w.e.f. 30.09.2011 :

Reimbursement of conveyance expenses incurred by officers for travel on own vehicles on duty and also for transporting their vehicles by road to the place of transfer as under :

Type of Vehicle	Rate per K.M.
Four Wheeler-Engine capacity of 1000 cc or more	Rs. 9.00
Four Wheeler-Engine capacity of less than 1000cc	Rs. 7.00
Motor Cycle and scooter	Rs. 4.50
Mopeds	Rs. 3.00

Note : However, transporting the vehicles by road to the place of transfer is covered under new Cir No : PER/2011-12/91 dated 09.12.2011.

LTC-Helicopter Service (PER/2000-01/13 dated 15.05.2000):

If an officer travel by Helicopter service from Jammu to Vaishnadevi, they may be reimbursed the eligible train fare for the actual distance from Jammu to Vaishanodevi.

L.T.C. / H.T.C :

1. During each block of 4 years, an officer shall be eligible for leave travel concession for travel to his place of domicile once in each block of two years. Alternatively, he may travel in one block of two years to his place of domicile and in another block of two years to any place in India by the shortest route.
2. Alternatively, an officer, by exercising an option anytime during a 4 year block, as the case may be, surrender and encash his LTC (other than travel to place of domicile) upon which he/she shall be entitled to receive an amount equivalent to 75% of the eligible fare for the class of travel by train to which he is entitled upto a distance of 4500 kms (one way) for officers in JMG Scale I and MMG Scale II & III and 5500 kms (one way) for officers in SMG Scale IV and above.
3. An Officer in JMG Scale I while availing LTC will be entitled to travel by the lowest fare economy class in which case the reimbursement will be the actual fare or the fare applicable to AC 1st Class fare by train for the distance travelled whichever is less. The same rules shall apply when an officer in MMG Scale II & III while availing LTC where the distance is less than 1000 kms.

4. Officers can encash up to one month's privilege leave for 4 years block and 15 days for 2 years block Emoluments for this purpose include Pay, DA, HRA and all other allowances drawn during the previous month. Notional HRA shall be included in case of those provided with leased accommodation/Bank quarters.

5. Officers, who are retiring on attaining Superannuation, can avail LFC and can commence journey from the last working day i.e. on retiring day. (Cir. No. PER/2011-12/140 dated 20.03.2011).

6. An officer can also avail LFC/HTC after retirement within a maximum period of 4 months from the date of retirement. (Cir.No.PER/2010-11/107 dated 04.02.2011)

7. The cost of inland travel in foreign country may also be reimbursed subject to the overall ceiling of the entitlement of the officer (Cir. No.PER/2011-12/140 dated 20.03.2012).

Medical Aid :

On and from 01st November 2007, reimbursement of medical expenses shall be as under :

- a) Officers in JMG & MMG Scales - Rs 5100/- p.a.
- b) Officers in SGM & TEG Scales - Rs. 6320/- p.a.

Hospitalization Expenses :

On and from 01st May 2010, reimbursement of hospitalization expenses under Regulation 24(1)(b)(i) of Officers Service Regulation, 1979/1982, shall be in terms of the Hospitalization Scheme laid down under Bipartite Settlement dated 27th April 2010 for workmen employee, subject to the following limits :

Scale of Officer	Limits
a) Junior Management Grade Scale I and Middle Management Grade Scale II & III	i) Bed Charges Self-Rs.700/- per day Family-Rs. 525/- per day ii) Other Charges At the Scale of 125% of the limits laid down under the Hospitalization Scheme applicable to workmen employees.
b) Senior Management Grade Scales IV & V and Top Executive Grade Scales VI & VII	i) Bed Charges Self-Rs.900/-per day Family-Rs. 675/- per day ii) Other Charges At the Scale of 150% of the limits laid down under the Hospitalization Scheme applicable to workmen employees.

Important Circulars :

a) Reimbursement of Hospitalization Expenses for implanted items- PER2007-08/25 dated 11.06.2007 :

Sl.No.	Name of the Item	Maximum Ceiling per item
1	Corony Stent	Rs. 60,000/- (per Stent) subject to a maximum of two stents in a patient or the actual cost whichever is less
2	Rotablator	Rs. 50,000/- or the actual Cost whichever is less
3	Pacemaker (Single Chamber withour rate response)	Rs. 37,500/- or the actual cost whichever is less
4	Pacemaker (Single Chamber response)	Rs. 65,000/- or the actual rate cost whichever is less
5	Pacemaker (Dual Chamber)	Rs. 1,15,000/- or the actual cost whicheve is less
6	Knee implant	Rs. 60,000/- plus Rs. 5,000/- as the cost of Bone Cement
7	Hip implant	Rs. 35,000/- plus Rs. 5,000/- as the cost of Bone Cement
8	Intra Ocular lens	Rs. 6,500/- or the actual cost whichever is less

Note : Revision in maximum ceiling for reimbursement of cost of medicated Stent form Rs. 60,000/- to Rs. 1,20,000/- per Stent. The maximum ceiling for reimbursement of cost of CPAP (Continuous Positive Airways Pressure) machine in Rs. 70,000/- (Cir No. Per/2012-13/13 dated 05/05/2012)

- b) Reimbursement of Medical Expenses for Root Canal Treatment of Teeth - Per/2008-09/67 dat 18/02/2008
- c) The monetary ceilings for undergoing Executive Health Check-up under the scheme are Rs. 3,500/- and Rs. 3,700/- for male and female Officers respectively at Major "A" Category Centers and Rs. 2,300/- and Rs. 2,500/- for male and female Officers respectively at other Centers - Per/2010-11/93 dated 31/12/2010.
- d) Annual Health Check up Scheme - Extension of scheme to the spouse of the employees and reduction in age limit from 45 years to 40 years - Cir No. Per/2003-04/53 dated 01/11/2003 & Per/2006-07/5 dated 07/04/2006.

e) Officer who are aged 40 years and above, who are not covered under Executive Health Checkup Scheme are eligible for annual medical health checkup with a monetary ceiling of Rs. 1000/- per annum (Cir/2007-08/107 dated 13/03/2008).

f) Reimbursement of Medical Expenses for Root Canal Treatment of Teeth (Cir No. per/2008-09/67 dt. 18/10/2008).

Root Canal - Anterior Teeth	Rs. 600/- Per Tooth
Root Canal - Posterior Teeth	Rs. 900/- Per Tooth
Pulpotomy	Rs. 400/- Per Tooth
Pulp Capping	Rs. 200/- Per Tooth
X-rays (Total for 3 X-rays)	Rs. 300/- Per Tooth
Maximum per tooth - Anterior	Rs. 1500/- Per Tooth
Maximum per tooth - Posterior	Rs. 1800/- Per Tooth

g) Staff members who are obtaining Mediciam Policy either for self or dependents shall submit photocopies of bills / Invoices issued by the hospital authorities along with claim settlement letter from the Insurance Company, provided these are attested / verified with original by the Bank before submitting the original bills of the Insurance Company (Cir No. PER/2001-12/09 dated 25/04/2011.)

h) Partial Reimbursement of Medical Expenses for Staff and Spouses (Not Employed) for disallowed portion as follows (Cir No.: PER 2009-10/52 dated 11.09.2009) :

Scale Wage Employees	Other Employees	Spouses of Scale Wage Employees	Spouses of Other Employees
100%	80%	75%	60%

Project Area Allowance W.e.f. 01/11/2007 :

Project Area Falling in Group A-Rs. 290/- p.m.

Project Area Falling in Group B-Rs. 225/- p.m.

Mid Academic Transfer Allowance :

On and from 1st May 2010, Mid Academic Year Transfer Allowance shall be payable at Rs. 700/- p.m. subject to other conditions.

Provision of Brief case :

Reimbursement of cost of Briefcase / Hand Bag w.e.f. 26.08.2011 : (Cir No. PER/2010-11/13 dated 29.04.2010 and PER/2011-12/55 dated 03.09.2011)

The brief case/hand bag is being provided once in 3 years and monetary ceilings for supply of brief case/hand bag with effect from 26.08.2011 as under :

Grade	Amount
JMGS I	Rs. 2400/-
MMGS II & III	Rs. 3100/-
SMGS IV & V	Rs. 4000/-
TEGS VI & VII	Rs. 4700/-
TEGSS I & II	Rs. 6700/-

Legal & Financial Support :

Scheme For Extending Legal and Financial Support to Executives of Banks against whom motivated false complaints have been made by people / agencies outside the bank. This scheme shall cover all officers including Retired Officers. (Cir No. PER/2007-08/24 dated 11.06.2007, PER/2009-10/90 dated 11.01.2010 and PER/2011-12/115 dated 04.02.2012).

Waiver of interest on Loan of Deceased Employed is available in respect of housing loan under individual housing scheme, conveyance loan, personal loan, computer loan and relief loan for natural calamities. However, this provision will not be applicable if the housing loan is allowed to continue for repayment to be made by legal heirs after the death of the employee. (Cir No : PER/2008-09/92 dated 31.12.2008, PER/2009-10/69 dated 16.01.2009 & Adv/2011-12/5 dated 13.04.2011)

HRA on Capital Cost Basis (PER/2009-10/17 dated 29.03.2010) :

The facility of payment of H.R.A., on capital cost basis has been extended to officers who keep their family at their own house even where the house is situated at a place outside the place of posting. H.R.A., on capital cost basis be paid to the eligible officers at the rates applicable to the place where the house is situated and family is kept irrespective of the place of posting of the official.

Leased Accommodation :

1. The officers upto SMGS-V can avail leased residential accommodation at a place of their choice as per the rental ceiling applicable to that centre where leased residential accommodation is provided irrespective of the place of posting (PER/2008-09/09 dated 24.12.2008). The officers in TEGS-VI cadre can avail leased residential accommodation as per his choice of place subject to terms and conditions mentioned in Cir No.PER/2010-11/76 dated 19.11.2010.

2. The officers can take houses belonging to their close relatives on lease on a case to case basis depending on merits of each case and, if the circumstances so warrant, subject to the terms and conditions as detailed in the circular No. PER/2011-12/31 dated 26.05.2011.

3. The officers can change existing accommodation and shift to new accommodation before expiry of leased period within the same center subject to terms and conditions mentioned in Cir No. PER/2009-10/30 dated 11.06.2009.

4. The Officers may retain the accommodation and telephone upto a maximum of 2 months and officers in TEGS VI and above may retain Car for 2 months from the date of normal retirement without any approval. (Cir No. PER2010-11/17 dated 12.03.2011)

Cases relating to	Retention Period
Voluntary Retirement (with or without re-employment)	1 month from the date of Voluntary Retirement
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.

5. The lease rental ceilings except for Mumbai and New Delhi as follows (Cir No. PER/2012-13/43 dated 27/08/2012) w.e.f. 01.08.2012)

Grade/Scale	Major "A" Rs.	"A" Category Rs.	"B" Category Rs.	"C" Category Rs.
VII	50000	35000	27000	20000
VI	40000	30000	20000	17000
V	29000	23000	16000	13000
IV	26000	21000	14000	12000
III	23000	18000	12000	11000
II	21000	16000	11000	9000
I	20000	15000	10000	8000

For Mumbai and New Delhi, the rental ceilings are as follows :

Grade / Scale	Mumbai	New Delhi
VII	79500	74500
VI	74500	64500
V	49500	39500
IV	39500	32500
III	34500	29500
II	32500	27000
I	29500	26500

CAR PARKING CHARGES		MAINTENANCE CHARGES	
Major 'A'	Rs. 1,000/- per month	Major 'A'	Rs. 1,250/- per month
'A'	Rs.600/- per month	'A'	Rs. 925/- per month
'B'	Rs.300/- per month	'B'	Rs. 625/- per month
'C'	N.A.	'C'	Rs. 300/- per month

Car Parking & Maintenance Charges :

The rental charges are inclusive of Car Parking and Maintenance Charges. Out of the Total entitlement maximum of 25% of the rental amount will be available for Car parking and Maintenance charges / Society Charges.

Brokerage Charge :

The brokerage/commission paid by an officer upto a maximum amount of not more than one month rental ceiling applicable to the officer within his entitlement to estate agents/property dealers may be reimbursed on production of receipts.

6. Categorization of Centers (Cir No. PER/2007-08/4 & PER/2010-11/27 dated 24.05.2011) :

Major 'A'	Kolkata, Chennai, Ahmedabad, Bangalore and Hyderabad
"A"	Centers with a population of 7.50 lakhs and above
"B"	Centers with a population of above 2 lakhs and below 7.50 lakhs
"C"	All other Centers

Please refer Cir No. PER/2007-08/4 dated 17.04.2007 for the names of centers in Category "A" & "B"

7. House Rent recovery shall be 1.20% of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.

8. Reimbursement of Lease Rentals on Transfer (PER/2006/07/21 dated

10.06.2006 & PER/2011-12/108 dated 27.01.2012) :

Reimbursement of the expenses incurred by the Officer upto a maximum of 21 days lease rental amount as per the entitlement of the Officer for leased accommodation at the new place of posting provided the transfer entails shifting of residence, subject to the terms and conditions mentioned in the above circulars.

Reimbursement of Conveyance Expenses w.e.f. 01.04.2011 :

(Cir No. PER/2009-10/23 dated 27.05.2009, PER/2009-10/19 dated 29.03.2010, PER/2010-11/49 dated 23.08.2010, PER/2011-12/5 dated 11.04.2011 & PER/2011-12/137 dated 19.03.2012).

A. Monetary ceilings on reimbursement of expenses to those officers who maintain vehicle and claim expenses on certificate basis.

Category	Area I Rs.	Area II Rs.	Other Centers Rs.
a) Car Owners			
SMGS-IV & V	2580	2280	1990
MMGS-III	2580	2280	1990
MMGS-II	2080	1990	1680
JMGS-I	1430	1270	1120
b) Two Wheeler	All categories of officers irrespective of grade		
	1430	1270	1120

B. Officers not maintaining vehicles and using public transport and claiming reimbursement on certificate basis.

Category	Limit Rs
SMGS-IV & V	1700
MMGS-II & III	1370
JMGS-I	1040

C. Officers who maintain vehicle and claim reimbursement on production of money receipts / declaration basis :

Category	Area -I-per month	Area II-per month	Others per month
A. Four Wheelers			
SMGS-IV & V	105ltrs	95 ltrs	85ltrs
MMGS III	95ltrs	85ltrs	75ltrs
MMGS II	80ltrs	75ltrs	70ltrs
JMGS I (Including POs & TOs irrespective of their length of service)	60 litres	55 litres	50 litres
B. Two Wheelers			
All Officers including POs & TOs irrespective of grade/ length of service	50 litres	45 litres	40 litres
C. Mopeds	No reimbursement provision		

D. The reimbursement of petrol to supervising staff be made upto high-octance with the brand Power / X-tra premium. Exotic brands with higher prices will not be permissible.

E. Purchase of Diesel Cars and Reimbursement of cost of prescribed quantity of Diesel instead of Petrol (i.e. if an officer is eligible for reimbursed of 45 litres of petrol per month, he will be entitled to be reimbursement the cost of 45 litres of Diesel) is permissible (Cir No. Adv/2007-08/8 dated 13.04.2007).

Cleansing Materials Ceilings w.e.f. 01.08.2011 (Cir No. PER/2011-12/79 dated 18.11.2011) :

Grade / Scale	Ceiling per month Rs.
JMGS I	Rs. 750/-
MMGS II & III	Rs. 950/-
SMGS IV	Rs. 1050/-
SMGS V	Rs. 1250/-
TEGS VI & VII	Rs. 1550/-
TEGSS I & II	Rs. 1950/-

Entertainment Expenses (w.e.f. 01.04.2011) :

Cir No. PER/2009-10/120 dated 29.03.2010, PER/2009-10/127 dated 31.03.2010, Per 2010-11/34 dated 09.07.2010, PER/2010-11/101 dated 24.01.2011, PER.2010-11.102 dated 24.01.2011, PER/2011-12/78 dated 18.11.2011 & PER/2011-12/112 dated 03.02.2012.

(Rs. per annum)

Grade / Scale	Budgetary Assignments	Operational Assignments	Others
TEGSS	77600	--	47600
TEGS-VII	62000	--	32000
TEGS-VI	55600	40600	25600
SMGS-V	38,700	25,700	12,700
SMGS-IV	33,000	22,000	11,000
MMGS-III	27,200	18,200	9,200
MMGS -II	20,800	14,800	8,800
JMGS-I(Confirmed)	17,000	12,000	7,000
POs & TOs	--	--	7,000

Sundry Expenses (Tea/Coffee/Cold Drinks/Snacks etc):

Category	Budgetary Assignments	Operational Assignments	Head Office, Zonal Office and other Establishments
TEGS-VI	6,000	5,700	6,000
SMGS-V	5,500	4,000	5,000
SMGS-IV	5,000	3,500	4,000
MMGS-III	4,500	3,000	3,500
MMGS-II	3,500	2,500	3,500
JMGS-I	3,000	2,000	2,000

2. Officers Working at BPR Initiatives :

SMGS-V Heads of RACPC/SECC/MECCC/SARC/RASMECCC/CCPC/SAMB	4,500
SMGS-IV-Loan Sanctioning / Maintenance Officers in RACPC/SECC/SMECC / RASMECCC/Heads of CPPC/OSF/MPSF/CSF/SARC/RCPC/SAMB	4,000
MMGS-III-Processing-cum-Sanctioning Officers in RACPC/SECC/SMECC/RASMECCC/ Marketing Officers in SECC/Manager in OBSF/MPSF/Heads of CAC/AGRI CPC/RCPC	3,500
MMGS-III-RM (PB/ME)/Managers in SAMB/SARC	3,000
MMGS-II-RM (PB/ME)/Marketing Executives in OBSF / MPSF	2,500
JMGS-I-RM (PB/ME)/ Marketing Executives in OBSF / MPSF/ Customer Relation Officer	2,000

Note : Officer-in-charge of extension counters on par with the ceilings to the Branch Manager of his/her cadre (Cir No. PER/2010-11/102 dated 24.01.2011.)

Casual Labour Charges w.e.f. 01.08.2011(Cir No. PER/2011-12/76 dated 18.11.2011):

Category	Rs. Per day
JMGS-I	13
MMGS-II & III	20
SMGS-IV	35
SMGS-V	70
TEGS-VI & VII	105
TEGSS-I	140
TEGSS-II	175

Note :

If the officer has taken residential furniture for atleast 1/3rd of value of entitlement (Cir. No.PER/2001-0217 dated 04.07.2001).

News Paper w.e.f. 01.09.2011(PER/2011-12/77 dated 18.11.2011) :

Category	Amount Rs.
JMGS-I	450/-
MMGS-II & III	650/-
SMGS-IV & v	950/-

Club Membership :

All Branch Managers, Managers of Divisions and Officers in Senior Management Grade Scale - IV and V and Top Executive Grade Scale VI are entitled to join one club in their area.

Admission Fee -Rs. 2000/-
Subscription Fees -Rs. 1000/- per annum

Eligible officers to join in Local Bank Manager's / Banker's Club in addition to one club in their area of operation and reimburse the admission fee and membership subscription as per the existing ceilings mentioned in the above (Cir.No. PER/2012-13/22 dated 25.05.2012).

If an officer is eligible to avail club membership facility once, he is entitled to become member of a club as per his entitlement in his subsequent postings also.

(Cir No. PER/93-94/53 dated 15.10.2003 & PER.2003-04/74 dated 10-01-2004)

Provision of Safari Suit (Cir No PER/2000-01/29 dated 25.07.2000) :

Safari suit as uniform will be provided to the officers working at Exchange Bureau/Air port branches as under :

Description	Centre	Cost
Four Safari suits (Navy Blue) once in 2 years	At Mumbai, Kolkata	Rs.2000/- per suit(inclusive of stitching charges)
-	At Other centres	Rs. 1850/- per suit(inclusive of stitching charges)

Provisions of Dress to Dy. Managers (Law) :

Law officers working in the Bank are eligible for reimbursement of the cost and stitching charges not exceeding Rs.10000/- and the facility can be availed once in three years.

Officiating Allowance (Cir No.: PER/2002-03/52 dated 09.10.2002 & PER/2004-05/23 dated 23.07.2004) :

If required to officiate in a higher post/scale for a continuous period of not less than 7 days at a time or for aggregate of 7 days during a calendar month :

6% of the Basic Pay which shall rank for provident fund.

Closing Allowance :

Rs. 250/- for each half yearly closing as on 31st March and 30th September for those officers who are posted at branches where books are closed.

Our of Pocket Expenses :

1. A monetary compensation of Rs.750/- for full day and Rs.375/- for half-day to those officers who have been entrusted and discharged the duty on Sundays/Holidays based on the directions received from RBI/Govt. of India/ State Govt. and with prior permission of the competent/controlling authority Cir No. PER/2003-04/92 dated 19.03.2004).

2. The officer (working in branch/CPC/RACPC/RO/Admin Offices) is required to sit and work late i.e. beyond 8.30 pm reimbursement of out of pocket expenses at Rs. 250/- per day on actual basis be allowed not exceeding 10 days in a month (Cir.No.: PER/2011-12/107 dated 25.01.2012).

3. An officer may be permitted to claim reimbursement of out of pocket expenses upto a ceiling of half the halting allowance payable to him or Rs. 400/- per day whichever is lower, provided he/she travels for the following distance and remains away for atleast 4 hours including journey period (Cir No.: PER/2011-12/56 dated 03.09.2011).

Particulars	Distance
Where an officer proceeds from office	At least 15 kms away from office and 5 kms away from residence
Where an officer proceeds from residence	At least 15 kms away from residence and 5 kms away from office

4. Officers posted at Air port branches/Service branches/MICR centres/SWIFT centres and branches having extended business hours (Internal Cir No.: IR/F.22/PER-2007-08/4 dated 08.08.2007).

Reimbursement of Tuition Fees, Honorarium etc for Exams :

1. Oracle Certified Professional Examination - Cir No.: PER/2003-04/39 dated 27.08.2003 & PER/2006-07/41 dated 06.09.2006.
2. Certificate in Trade Finance (CTF) Cir No: PER/2006-07/33 dated 16.08.2006.
3. Diploma in Business Finance (DBF) of ICFAI-Cir No.: PER/2003-04/06 dated 25.04.2003
4. For Bank's Engineers and Fire Officers-Certificate Course of the Bureau of Energy Efficiency - Cir No:PER/2006-07/49 dated 28.09.2006.
5. AMFI Mutual Fund Certification Test - Cir No.: PER/2003-04/28 dated 09.06.2003
6. Diploma in Treasury & Risk Management (DTIRM) by IIBF - Cir No.:PER/2003-04/44 dated 07.10.2003.
7. Bancassurance Programme - Honorarium of Rs.5000/- Cir No.: PER/2004-05/17 dated 10.06.2004 & PER/2008-09/20 dated 23.05.2008.
8. Honorarium of Rs.2500/- will be paid after sourcing of 15 Individual Proposals of SBI Life and Rs. 2500/- will be paid after sourcing of 25 individual Proposals of SBI Life i.e. 5000/- for 25 Policies (Cir. No.:INS/2007-08/03 dated 08.05.2007.
9. NCFM-NSE's Certification in Financial Markets-Cir No.:PER2004-05/38 dated 12.10.2004
- 10.Certified Internal Auditor (CIA) Exam of IIA-Cir No.PER/2008-09/17 dated 20.05.2008
- 11.Certified Financial Planner (cFP) by FPSB & PG Diploma in Financial Advising (PGDFA) by IIBF-Cir No.: PER/2008-09/62 dated 30.09.2008.
12. IIBF-AML & KYC -Cir No.: PER/2008-09/21 dated 26.05.2009
13. IIBF-SME Finance-Cir No.:PER/2009-1049 dated 31.08.2009
- 14.IIBF-Customer Service & Banking Codes and Standards - Cir No.: PER/2010-11/108 dated 05.02.2001.

Note :

Permission for Prosecuting Higher Studies/Appearing in various Competitive Examinations-Cir No.:PER/GR.V/F-85329 dated 22.11.1993.

Provision of Plastic Buckets etc w.e.f. 01.01.2011.

All officers who have availed the facility of Furniture & Fixtures are eligible to claim for reimbursement of the cost of the following items on declaration basis up to an amount of Rs. 1500/- once in a year.

Item	Cost not exceeding
Plastic buckets and 2 mugs	Rs. 300.00
Doormats (2 Nos.)	Rs. 400.00
Dustbin (1 No.)	Rs. 150.00
Water Container (250Ltrs-1No.)	Rs. 650.00
Total	Rs. 1500.00

Cir No.PER/2006-07/1 dated 01./04.2006, PER/2009-10/109 dated 17.03.2010, PER/2010-11/5 dated 08.04.2010 & PER/2010-11/97 dated 14.01.2011.

Education Loans w.e.f. 01.04.2011 (Cir No.: Adv/2005-06/18 dated 08.06.2005 & Adv/2011-12/1 dated 01/04.2011) :

I	Rate of Interest	8% p.a. simple interest during the course of moratorium period and is to be compounded after the moratorium period ends
II	Repayment period	120 months after moratorium period
III	Margin	Upto Rs. 4.00 lacs - Nil
		Above Rs. 4.00 lacs - 5%
IV	Processing Fees	Nil

Note : Interest rate concession of 0.50 % to girl students in terms of the directions of the Ministry of Finance, GOI will continue to be available as hitherto.

Provision of Furniture/Fixtures (New Scheme) w.e.f. 21.02.2007 :

All confirmed officers including officers in Specialist category in JMGS-I SMGS-V will be allowed to purchase the essential items of furniture/fixtures of their choice. However, the items that may be purchased shall be from the standard list of items prepared by the Bank for different grades.

Monetary Ceilings for various grades as under :

Grade / Scale	Furniture / Fixtures inclusive of transportation & cost of curtains at all centres exclusive of taxes	Curtains may also be purchased within the ceiling.
SMGS-V	Rs. 175000/-	Rs. 15,000/-or less
SMGS-IV	Rs. 110000/-	Rs. 10000/-or less
MMGS-II&III	Rs. 100000/-	Rs. 10000/- or less
JMGS-I	Rs. 90000/-	Rs. 9000/- or less

Items of fixture : Ceiling fan (4), Tube light (6), Chandelier (1), Geyser (1), Steel Almirah (2), Air Cooler (1).

An officer can avail the facility to purchase new electronic items 6 items only. (@every 5 years) during his entire service and for purchase of furniture the facility will continue to be availed 3 times only (@ every 10 years) during his entire service as per existing instructions.

Replacement of Mattress, Curtains and Inverter Batteries to eligible officers after 3 years from the date of purchase within the prescribed ceilings for provision of furniture / fixtures is permitted.

Replacement of Battery and Bulb for emergency lamps costing upto Rs. 225/- (Battery Rs. 200/- & Bulb Rs. 25/-)once in three years (Cir No: PER/2007-08/18 dated 18.05.2007).

Furniture rent recovery shall be @0.25% of the first stage of the scale of pay in which the officer is placed.

Note :

All eligible officers will have to utilize the 50% of overall entitlement on furniture items. All electronic and electrical items and equipments running on electricity are classified as electronic items except physical health equipments. All other remaining items including physical fitness/health equipments are classified as furniture items. In case of death of an officer while in service, the family of the deceased officer will be given furniture and electronics items free of cost and the book value of the same will be written off from Bank's books as hitherto.

Annually, in the month of January, the officers, who availed furniture to the extent of 50% or more of their entitlement will be eligible for reimbursement of expenses on account of repairs, washing of curtains, insurance etc on certificate basis as under :

JMGS-I	Rs. 9000/- p.a.
MMGS-II & III	Rs. 10000/- p.a.
SMGS-IV	Rs. 11000/- p.a.
SMGS-V	Rs. 12000/- p.a.

Note : The reimbursement of furniture/fixtures is made for the first time to an officer in any year, the first time payment of the lump sum amount will be made in the month of January that falls at least 9 (nine) months after the date of purchase of furniture/fixtures.

Officers on probation :

The quantum eligible for JMGS-I may be extended immediately to the Officers promoted from Clerical Cadre to JMGS-I (both regular promotees and T.O.s) and the same may be extended to Probationary Officers and other directly recruited officers after they completed 1 year of service in the Bank.

Cir No. PER/2006-07/90 dated 21.02.2007, PER/2007-08/17 dated 15.05.2007, PER/2008-09/25 dated 18.06.2008, PER/2008-09/96, PER/2009-10/6 dated 17.04.2009, PER/2009-10/10 dated 29.04.2009, PER/2010-11/32 dated 02.07.2010, PER/2010-11/39 dated 21.07.2010, PER/2010-11/45 dated 17.08.2010, PER/2010-11/94 dated 31.12.2010 & PER/2011-12/132 dated 06.03.2012.

Scholarships and Reimbursement of Tuition Fees etc. Cir No.: PER/1996-97/12 dated 24.04.1996, PER/2002-03/10 dated 21.05.2002, PER/2003-04/07 dated 25.04.2003, PER/2003-04/100 dated 31.03.2004 & PER/2004-05/61 dated 27.12.2004.

Housing Loans :

Ref Cir No : Adv/2001-02/15 dated 28.05.2001, Adv/200203/01 dated 02.04.2002, Adv/2003-04/33 dated 11.07.2003, Adv/2009-10/111 dated 20.03.2010, Adv/2009-10/113 dated 30.03.2010 & Adv/2011-12/2 dated 01.04.2011.

Max Loan Amount	90% of cost of project or Rs. 20.00 lacs which ever is lower
Int. Rate	6% p.a. (Simple)
Margin	10% of the project cost
Repayment	240 months or date of retirement whichever is earlier. (Principal in 168 EMI & Interest in 72 EMI)
Primary Security	Equitable Mortgage of house
Collateral	Lien on PF will be noted

The Ceiling on Project cost to Rs. 50.00 lacs subject to the stipulation that the officer would have to seek and obtain administrative clearance if the project cost exceeds 3.5 times the Bank loan-Cir No: Adv/2009-10/11 dated 29.03.2010.

Additional Housing Loan for purchasing a bigger house or for repair, renovation or alternations in existing house will now be available after 5 years @6% p.a. (simple)

All employees should be permitted to acquire up to maximum of two houses/flats within their overall entitlement for loan under Housing Loan Scheme during entire service in the Bank.

If both the husband and wife are working in the Bank, they should be allowed one joint loan under this scheme to their combined entitlement for one house or two loans separately as per their individual entitlements.

In all existing house loans sanctioned/dispensed under IHLS before 01.04.2011, Interest @ 5% p.a. (simple) will continue to be charged for the initial principal loan amount outstanding upto Rs.1.10 lacs, till full and final repayment of such loan.

Repayment of loan after retirement, upto 70 years of age, adequate in shape of term deposits with the Bank should be obtained (Cir.No:Adv/2011-12/49 dated 27.07.2011).

Granting of loans when property is in the name of spouse of the employee is permitted as per Cir. No. : Adv/2006-07/14 dated 31.05.2006.

Housing Loans to staff on commercial terms at interest rates linked to the Base Rate of the Bank as under (Cir No. Adv/2011-12/91 dated 07.02.2012):

Upto Rs. 30.00 lacs	-At par with Base Rate
Above Rs. 30.00 lacs	-0.50% above Base Rate

Festival Advance (Cir. No.: Adv/2009-10/19 dated 22.05.2009) :

One month's gross salary. Gross salary means all the emoluments payable for leave encashment while availing LFC/HTC by an employee for the month during which the festival advance is availed. However, the maximum eligible amount of festival advance may be kept upto completed thousands of rupees. (eg.:If an employee is drawing a gross salary of Rs. 24745/-, he will be eligible for festival advance of Rs. 24000/-).

Computer Loan (Cir.No: Adv/2007-08/44 dated 14.11.2007) :

All permanent employees with 2 years of service including probation period are eligible to avail computer loan of Rs. 40000/- with a repayment of 36 to 60 months at 5.00% p.a. (Simple) and total deductions including EMI of this loan should not exceed 60% of gross salary.

Personal Loan :

(Cir No.: Adv/2009-10/21 dated 25.05.2009, Cir No.: Adv/2009-10/33 dated 18.06.2009, Cir No. Adv/2009-10/42 dated 11.07.2009, Cir No.: Adv/2009-10/57 dated 28.08.2009 & Cir No.: Adv/2010-11/3 dated 20.04.2010)

Category	Length of service in years	Quantum of loan in lacs
Officers JMGS-I to SMGS-V	=or > 3 but < 5	1.50
	=or > 5 but < 10	4.00
	=or > 10	7.00
TEGS-VI & VII	= or > 10	9.00
TEGSS-I & II	= or > 10	12.00

The loan as combination of Overdraft (OD) and Demand Loan (DL) subject to a maximum of 50% of the revised Personal Loan Limit as Demand Loan under fixed repayment programme.

Rate of interest would be 8% per annum (monthly compounded) for overdraft component and 8% per annum (simple) for the Demand Loan component under fixed repayment.

The Demand Loan shall be recovered in monthly installments spread over 84 monthly installments in the ratio of 5:1 i.e., 70 monthly installments for principal and 14 monthly installments for interest commencing from the month following the month in which disbursement of D/L is made. After liquidation of Demand Loan, the employee can again avail the facility as per his/her eligibility.

The staff those who have opted for Provident Fund can avail Personal Loan provided the loan is secured by marking a lien on the available PF balance of the employee as also through extension of mortgage of the house property in case of shortfall in PF balance. The loan is to be fully secured at all time and is liquidated at the time of retirement. Personal Loans cannot be sanctioned to Pension Optees who cannot offer house property as security.

Vehicle Loan : (Cir No : Adv/2002-03/84 dated 27.02.2003, Adv/2009-10/110 dated 29.03.2010, Adv/2010-11/96 dated 31.01.2011, dated 17.06.2001, Adv/2011-12/4 dated 11.04.2011).

All confirmed officers are eligible as under :

Particulars	For car Loan	For two wheeler
Maximum ceilings	90% of the cost of the motor Car or Rs.7.00 lacs whichever is less	90% of cost of vehicle subject to maximum limit of Rs.1.00 lac
Rate of Interest	7.00% p.a. simple Interest	7.00%p.a. simple Interest
Margin	10%	10%
Repayment	180 monthly installments -132 m for Principal & 48m interest	84 monthly installments

Note : An Officer to avail loan for both i.e. a two wheeler and a car at concessional rate of interest, but the aggregate of both limits sanctioned should be within the maximum limit fixed for car loan.

Repayment of Car loan/Two Wheeler loan permitted after retirement. (Cir No.:PER 95-96/55 dated 7.10.95 & PER 96-97/56 dated 6.11.96)

Telephone / Mobile Facility :

Mobile Phone Facility :

Provision of two mobile handsets to all eligible officers and reimbursement of monthly call charges for landline and mobile phones w.e.f. 01.06.2012 as under :

Eligibility :

All officers who have completed 2 years of service and are confirmed in the Bank may be provided with mobile handset facility.

Officers' Grade	Cost ceiling for two mobile handsets (excl.of taxes)	Ceiling on monthly plans/rentals (excl.of taxes)	Ceiling on monthly call charges (inclusive of both the connections) exclusive of rent and taxes to be reimbursed upon production of bills.
JMGS-I	Rs.10,000/-	Rs. 250/-(Rs.500/-for both)	Rs. 500/- per month
MMGS-II	Rs. 12,000/-	Rs. 300/-(Rs.600/-for both)	Rs. 700/- per month
MMGS-III	Rs. 15,000/-	Rs. 350/-(Rs.700/- for both)	Rs. 800/- per month
SMGS-IV	Rs. 20,000/-	Rs. 400/-(Rs.800/-for both)	Rs. 800/- per month
SMGS-V	Rs. 25,000/-	Rs.500/-(Rs.1000/-for both)	Rs. 1,000/- per month
TEGS-VI	Rs. 40,000/-	No ceiling	No ceiling

*For officials of SMGS-V grade holding positions of Regional Managers, Head of CPCs and other budgetary assignments, the ceiling on monthly call charges will be Rs. 2,000/- per month.

All eligible officers may be allowed to purchase two mobile handsets with two SIMs of different service providers within overall ceiling.

On transfer the officers shall carry the handsets with them while the SIM Card, which is invariably to be subscribed in the official capacity, should be surrendered at the branch / office from where they have been transferred.

In such cases where the officer is promoted to higher grade and becomes eligible for mobile handset of higher amount, he / she may be permitted for the same only after completion of three years of purchase of old handset.

The officers will themselves arrange for purchase of mobile handsets of reputed make like nokia, Sony Ericson, Samsung, LG etc., and seek reimbursement subject to above ceiling on production of bills / cash receipt, the details of which will be recorded in his / her service sheet.

Replacement of mobile instruments once in 3 years from the date of provision of earlier mobile phones to the eligible officers subject to the cost ceiling as stated in the above table is permitted.

The Bank will bear the cost of repairs / maintenance and upkeep of the mobile handset till 3 years from the date of purchase or the date of retirement, whichever is earlier. In all such cases, prior approval from the the Departmental Head / Regional Manager not below the Rank of Asst. General Manager should be obtained.

While visit to foreign land for official purpose / LTC or HTC, the officer may be provided with the Matrix facility, where absolutely necessary subject to approval of the Controller. Where Matrix facility is not available International Roaming may be permitted with the approval of the Controller. The officers should be advised to use such facility judiciously and economically and

Landline Facility :

Officers' Grade	Ceilings on number of calls per month in addition to free calls allowed by Telecom Dept.
JMGS-I	300
MMGS-II & III	450
SMGS-IV & V	1200
TEGS-VI	2100
TEGS-VII	2800
TEGSS-I	4200
TEGSS-II	5600

they should give a confirmation to this effect while claiming reimbursement.

The foregoing facilities will be provided subject to stipulated ceiling on monthly call charges.

Officers of MMGS-II grade and above, irrespective of their positions, may be allowed the facility of official telephone at their residences. However, the eligibility for availing telephone facility from the Bank for officers in JMGS-I will remain unchanged.

The officers will now be allowed to carryover of unused calls in a particular month upto the end of each calendar quarter.

Retention of the mobile instrument by the officers at the time of retirement in normal course on attaining the age of superannuation is permitted (Cir No : PER/2007-08/15 dated 10.05.2007)

Reimbursement of Broadband Internet charges within the overall ceilings fixed for respective grades is permitted (Cir No. PER/2007-08/96 dated 28.02.2008)

PURCHASE OF DIESEL CARS AND REIMBURSEMENT OF COST OF DIESEL INSTEAD OF PETROL (Cir. No.ADV/2007-2008/8 dt.13.4.2007).

It has been decided to permit the members of supervising staff to purchase Diesel Cars under the scheme as per their eligibility and also Officers who are using Diesel cars are to be reimbursed the cost of prescribed quantity of Diesel instead of Petrol.

LOANS FOR REPAIRS OF CARS :

- Eligibility : All officers owning cars.
- Quantum of Loan : 80% of the cost of repairs or cost of tyres/tubes subject to a maximum of Rs. 15000/-
- Rate of Interest : 8.5% simple interest.
- Repayment : 36 equal monthly instalments.
- Others :
- Advance can be availed once in 3 years.
 - Loan will not be granted within 3 years from the date of purchase in case of new vehicles and 2 years in case of second hand vehicles except in case of major repairs due to accidents.

ADDITIONAL CAR REPAIRS LOAN AT COMMERCIAL RATE OF INTEREST

- Eligibility : All officers who are eligible for car repair loan under the existing scheme in vogue.
- Quantum : Rs. 10000/- or 80% of estimated cost of repairs whichever is less.
- Rate of Interest : 9.25%
- Repayment : 36 equal monthly instalments.
- Others : Loan can be sanctioned once in 5 years.

DEMAND LOAN AGAINST BANK'S CONTRIBUTION OF PROVIDENT FUND :

- Eligibility : All confirmed officers with 5 years service who have opted to remain in Provident fund scheme.
- Quantum of Loan : 6 months basic pay or bank's contribution whichever is less.
- Rate of Interest : 9.25% p.a. simple interest.

Purpose : To meet shortfall in the cost of construction
Repayment : 60 months.

Others : This loan will be available only after individual housing loan is sanctioned and own contribution to provident fund is withdrawn for the purpose.

SCHOLARSHIPS AND REIMBURSEMENT OF TUITION FEE :

(PER/2003-04/100 dated 31.03.2004).

In addition to scholarship. At the following rates. (Maximum for 2 Children).

All Officers are eligible for the facility of reimbursement of tuition fee subject to a maximum of Rs. 1200/- p.a. for child from 4th class onwards.

AWARDS/REWARDS FOR ACTS OF HONESTY AND ALERTNESS

As per Cir. No.VIGIL/P & C/2001/38 dt.25.06.2001, the scheme provides incentives to those members of the staff who display extra sense of alertness/honesty and cash awards ranging from Rs.500/- to Rs. 25,000/- are given besides issuing them a certificate of appreciation and publishing their photographs in the Bank's in-house magazine 'Sahavikas'.

PROVIDENT FUND :

- a) If an employee does not opt for pension, the bank contributes 10% of the basic pay plus eligible Stag. incr.+FPP+PQP towards Contributory Provident Fund.
- b) The employee has to contribute equal amount towards provident fund.
- c) Officers appointed after the notification of Pension Regulations in the Government Gazette (29-9-95) are not eligible for Contributory PF. Interest payable on PF balance to members is 8.60% p.a. at present.

STATUTORY GRATUITY :

(Gratuity payable as per the Payment of Gratuity Act, 1972)

- a) i) On superannuation or;
- ii) On retirement or resignation or;
- iii) On death or disablement due to accident or disease.

Minimum service for gratuity is 5 years

(Where termination or employment of an employee is due to death or disablement, the stipulation of 5 years of continuous service will not apply).

b) For every completed year of service or part thereof excess of 6 months, the employer shall pay gratuity to the employee at the rate of 15 days wage based on the rate of wages last drawn by him (without any stipulation on wages) on the basis that a worker earns a month's wages for attending to work on 26 days, as per the following formula :

Wages X No. of years of service

Wages means - Basic pay
- Dearness Allowance
- Special pay (if any like PQP/FPP etc)

CCA and adjusting allowance shall not be included. The maximum amount of gratuity payable under the act is since enhanced to Rs. 10 lakhs. w.e.f. 24.05.2010.

SERVICE GRATUITY UNDER SERVICE RULES :

An officer shall be eligible for gratuity on :

- i) Retirement ;
- ii) Death ;
- iii) Disablement rendering him unfit for further service as certified by a Medical Officer approved by the Bank ;
- iv) Resignation after completion of 10 years of continuous service or
- v) Termination of service in any other way except by way of punishment, after completion of 10 years of service;

The amount of gratuity payable shall be : A sum equal to one month.

- I. Pay for each completed year of service in the Bank subject to a maximum of 15 months of pay upto 30 years of service.
- II. An additional sum equal to 1/2 month pay in respect of each completed year of service in the Bank in excess of 30 years.

Pay for the purpose of Gratuity shall include :

- i) Basic Pay ;
- ii) Special Pay, if any + FPP + PQP

NOTE :

1. Both statutory Gratuity and Service Gratuity are calculated and whichever is higher, is payable. There is no ceiling in Service Gratuity under Service Rules.
2. Superannuation benefits in respect of officers working in State Bank of India and Allahabad Bank differ from the Industry level settlement.
3. Service gratuity under Service Rules is not available to officers who are members of Old Pension Scheme. They are however eligible for statutory gratuity.

PENSION IN LIEU OF C.P.F.

Eligibility :

All officers (Opted for pension scheme) who retired or retire from the bank service on or after 1-1-86 are eligible for pension. Pension is payable with effect from 1-11-93. Legal heirs of deceased officers expired on after 1-1-86 are also eligible for family pension.

Quantum of Pension :

Basic Pension

50% of average basic pay and increment component of FPP and PQP drawn during the last ten months, if qualifying service is 33 years, otherwise proportionate. The qualifying service of an employee permitted to voluntarily retire shall be increased by 5 years. However the total service shall not in any case, exceed 33 years.

The computation will be as under : Average emoluments

$$\frac{\text{Ten (10) months Average Pay}}{2} \times \frac{\text{No. of years service(max 33 years)}}{33}$$

D.A ON PENSION :

PART - I

Dearness Relief of pensioners who retired on or after 1st day of January, 1986, but before the 1st day of November, 1992/1st July, 1993

BASIC PENSION	Dearness relief for the months Slabs August, 2005 to January, 2006 501 Average Index 2604
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- (i) Upto Rs. 1250 335.67 Percent.
- (ii) Rs. 1251 to Rs. 2000 Rs. 4195.87 plus 275.6 percent of basic pension in excess of Rs. 1250.00
- (iii) Rs. 2001 to Rs. 2130 Rs. 6262.49 plus 165.3 percent of basic pension in excess of Rs. 2000.00
- (iv) Above Rs. 2130 Rs. 6477.41 plus 85.17 percent of basic pension in excess of Rs. 2130.00

PART - II

Dearness Relief to pensioners who retired on or after 1st day of November, 1992 / 1st July, 1993

BASIC PENSION	Dearness relief for the months Slabs August, 2005 to January, 2006 364 Average Index 2604
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- (i) Upto Rs. 2400 127.40 Percent.
- (ii) Rs. 2401 to Rs. 3850 Rs. 3057.60 plus 105.6 percent of basic pension in excess of Rs. 2400.00
- (iii) Rs. 3851 to Rs. 4100 Rs. 4588.22 plus 61.88 percent of basic pension in excess of Rs. 3850.00
- (iv) Above Rs. 4100 Rs. 4742.92 plus 32.76 percent of basic pension in excess of Rs. 4100.00

Note : Workmen / Officers who have drawn their pay as per the 6th Bipartite settlement dated 14th February, 1995 / Joint Note dated 23rd June, 1995 and in respect of those whose pension has been computed on the basis of updation formula circulated vide our circular No. PD/Cir/G(ii) 490 dated 19th June, 1997 shall draw dearness relief as per Part-II above. In all other cases, dearness relief shall be paid as per Part 0 I above.

PART - III

Dearness Relief to pensioners who retired on or after 1st day of April, 1998

BASIC PENSION	Dearness relief for the months Slabs August, 2012 to January, 2013 756 Average Index 4709
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- (i) Upto Rs. 3550 181.44 Percent.
- (ii) Rs. 3551 to Rs. 5650 Rs. 6441.12 plus 151.20 percent of basic pension in excess of Rs. 3550.00
- (iii) Rs. 5651 to Rs. 6010 Rs. 9616.32 plus 90.72 percent of basic pension in excess of Rs. 5650.00
- (iv) Above Rs. 6010 Rs. 9942.91 plus 45.36 percent of basic pension in excess of Rs. 6010.00

Note : Workmen / Officers who have drawn their pay as per the 7th Bipartite Settlement dated 27th March, 2000 / Joint Note dated 14th December, 1999 and in respect of those whose pension has been computed on the basis of updated formula circulated vide our circular No. PD/CIR/G(2)/937 and No. PD/CIR/G(2)/937 No. PD/CIR/G(2)/938 dated 4th September, 2000 shall draw dearness relief as per Part-III the case of employees who have opted to draw pension in terms of Para -III of the said circular letters dated 4th September, 2000, dearness relief shall be paid as per part-II above.

PART - IV

Dearness Relief to pensioners who retired on or after 1st day of November, 2007.

Average Index (CPI) for quarter ended June, 2012	-	4709
No. of Slabs	-	468

Rate of dearness relief on pension for the months August, 2012 to January, 2013 70.20% of basic pension

(Ignore decimals from 3rd place onwards).

Commutation :

1/3 of the basic value factor as per commutation table x 12

Pension after commutation :

2/3 of the basic and full DA on basic pension. Full pension after 15 years of commutation.

Family Pension :

In the event of death of an officer, who opted for pension scheme, widow / dependents are eligible for family pension.

Age of Retirement : 60- years.

Voluntary Retirement :

After putting in 25 years of service (as per Service Regulations) 20 years of service (as per Pension Regulations).

Pension Regulations :

Maximum Service counted for full pension - 33 years.

Superannuation Pension :

Granted on attaining the age of superannuation. Minimum 10 years of service.

Pension on Voluntary Retirement :

Granted to those who have completed 20 years of service and take voluntary retirement.

Additional 5 years added to the qualifying service provided it does not take beyond the date of superannuation.

Invalid Pension :

Minimum 10 years of service -

Payable to officer who retire on account of any bodily or mental infirmity which permanently incapacitates the officer.

-Not less than ordinary rate of family pension payable to the family in case fo death of the officer while in-service.

Compassionate Allowance :

Payable to officer who is dismissed or removed or terminated underserving cases of special consideration.

Not exceeding two-thirds of the pension otherwise payable to the officer.

Premature Retirement Pension :

Minimum 10 years of service :

Payable to those who retire from service on account of orders of the Bank to retire prematurely.

Compulsory Retirement Pension :

Payable to those who retired from service as a penalty.

Not less than two-third and not more than full pension to which the officer is otherwise entitled.

Minimum amount of Pension :

Rupees one thousand fifteen only +D.A. (applicable)

Quantum :

Full pension - 50% of

- i) Average basic pay drawn during the ten months preceding retirement.
- ii) DA payable on basic pay upto 1148 points in index.
- iii) Such allowances ranking for pension.

19. DA on Pension :

For every slab on 4 points in consumer price index (1960-100) over 1148 points.

Commutation Table :

Commutation values for a pension of Rs. 1 per annum.

Age Next Birthday	Commutation value expressed as number of years purchase	Age Next Birthday	Commutation value expressed as number of year's purchase	Age Next Birthday	Commutation value expressed as number of year's purchase
51	12.95	67	7.85	83	3.52
52	12.66	68	7.53	84	3.32
53	12.35	69	7.22	85	3.13
54	12.05	70	6.91		
55	11.73	71	6.60		
56	11.42	72	6.30		
57	11.10	73	6.01		
58	10.78	74	5.72		
59	10.46	75	5.44		
60	10.13	76	5.17		
61	9.81	77	4.90		
62	9.48	78	5.65		
63	9.15	79	4.40		
64	8.82	80	4.17		
65	8.50	81	3.94		
66	8.17	82	3.72		

Commutation :

One third of basic pension may be commuted. Commuted value = $\frac{1}{3}$ basic pension x 12 x factor corresponding to age next birthday as on date of application for commutation.

After commutation monthly pension will be $\frac{2}{3}$ of pension.

DA is payable on full pension - At the end of 15 years after commutation full pension shall be restored.

Rates of Family Pension :**PART - A**

In respect of employees (other than part-time employees) who retired during the period from 01-04-1998 to 31-10-2002, on and from 01-05-2005, the ordinary rate of family pension shall be as under :

Scale of pay per month	Amount of monthly family pension
Upto Rs. 4,210 30%	30 percent of the 'pay' shall be basic family pension plus 30 percent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs. 1,056 per month.
Rs. 4,210 to Rs. 8,420 20 %	20 percent of the 'pay' shall be basic family pension plus 20 percent of allowances which are counted for marking contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs. 1,262 per month.
Above Rs. 8,420 15 %	15 percent of the 'pay' shall be the basic family pension plus 15 percent of allowances which are counted for making contributions to Provident Fund but not for the dearness allowance shall be the additional family pension. The aggregate to basic and additional family pension shall not be less than Rs. 1687 per month and more than Rs. 3,521 per month.

PART - B

In respect of employees (other than part-time employees) who retired / retires from service on or after 01-05-2005, the ordinary rate of family pension shall be as under :

Upto Rs. 5,720 30%	30 percent of the 'pay' shall be the basic family pension plus 30 percent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension. The aggregate of basic and additional family pension shall not be less than Rs. 1,435 per month.
Rs. 5,720 to Rs. 11,440 20%	20 percent of the 'pay' shall be basic family pension plus 20 percent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs. 1,715 per month.
Above Rs. 11,440 15%	15 percent of the 'pay' shall be the basic family pension plus 15 percent of allowances which are counted for making contribution to provident Fund but not for the dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs. 2,292 per month and more than Rs. 4,784 per month.

Note : i) Family pension in respect of employees who retired or died while in service on or after 91-11-92 but before 30-4-05 shall also be revised in terms of Part B above with effect from 1-5-2005. ii) In the case of part-time employees, the minimum amount of family pension and the maximum amount of family pension shall be in proportion to the rate of scale wages drawn by the employee.

- Pension ;**
- A - 50% of last drawn pay.
 - B - Pension last drawn by deceased.
 - C - Scale of pay percentage.

PART - A

On and from 1-5-2005, in the case of employees who retired during the period 1-4-98 to 31-10-2002 dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 1684 points in the quarterly average of the All india Average Consumer Price Index for Industrial Workers in the series 1960=100. Such increase or decrease in dearness relief for every said four points shall be calculated in the manner given below :

Scale Basic Pension per month	The rate of dearness relief as a percentage of basic pension
(i) Upto Rs.3,550	0.24 Percent.
(ii) Rs.3,551 to Rs.5,650	0.24 percent of Rs. 3,550/- plus 0.20% of basic pension in excess of Rs. 3,550.00
(iii) Rs.5,651 to Rs.6,010	0.24 percent of Rs. 3,550 plus 0.20% of difference between Rs. 5,650 and Rs. 3,550 plus 0.12 percent of basic pension in excess of Rs. 5,650.
iv) Above Rs. 6,010	0.24 percent of Rs. 3,550 plus 0.20% of the difference between Rs. 5,650 and Rs.3,550 plus 0.12 percent difference between Rs. 6,010 and Rs. 5,650 plus 0.60 percent of basic pension in excess of Rs. 6,010.

Compensation to Bank Officers :

(PER/89-90/65 dated : 6-11-1989 & PER/90-91/38 dated : 23-08-1990)

Payment of compensation and extension of other facilities to the Members of Staff in the event of Death/Disability/Serious injury suffered by them while of duty.

The Bank will consider payment of Cash compensation to the members of the staff/dependant of the employees as per the limits stipulated below in the event of the death and permanent disablement/serious injury resulting in the cessation of service.

Supervising Staff	-	Rs. 1,00,000/-
Clerical Staff	-	Rs. 70,000/-
Subordinate	-	Rs. 50,000/-

SBH SCHEME FOR PAYMENT OF EX-GRATIA LUMP SUM AMOUNT IN LIEU OF APPOINTMENT ON COMPASSIONATE GROUNDS :

This scheme replaces the existing Scheme for Appointment on Compassionate Grounds.

Circular is being issued shortly by management.

GROUP LIFE INSURANCE FOR ALL MEMBERS OF STAFF OF STATE BANK OF HYDERABAD FROM 'SBI LIFE' : (PER/2005-2006/15 DATED 03-06-2005 AND PER/2007-2008/10 dt. 2.5.2007)

The policy will cover death of the employee while in service due to any cause

Category of Staff	Coverage (Rs. in lac)
Supervising Staff	10.00
Award Staff-Clerical	8.00
Award Staff-Substaff	6.00

HRD-QUALITY OF WORK LIFE-PRESENTATION OF MOMENTO ON RETIREMENT OF AN EMPLOYEE.

CIRCULAR NO.PER/2002-2003/56 Dated 31-10-2002

It has been decided to introduce the practice of presenting a momento on Banks' behalf, with effect from 23-10-2002, to each of our staff members belonging to various cadres, at the time of retirement on superannuation excluding voluntary retirement or compulsory retirement etc, subject to cost ceilings for different categories of employees, as follows :

Category of Staff	Ceiling of cost of momento
Officers in TEGS VI & VII	Rs. 4,000/-
Officers in Senior Management	Rs. 2,000/-
Officers in Junior & Middle Management	Rs. 1,250/-
Clerical Staff	Rs. 750/-
Subordinate Staff	Rs. 500/-

DIFFICULT CENTRES :

Officers posted at difficult centers are permitted to retain leased housing accommodation at the previous place of posting or at a place of their convenience.

RURAL CENTRES :

Officers posted to a rural center may be permitted to retain his family at a place of his choice.

In case, he keeps his family at the previous place of posting, the rental ceiling applicable for that center i.e. the previous place of posting shall be applicable.

In case, he keeps his family at the place of his convenience other than the place of previous place of posting, shall be eligible for leased accommodation within the rental ceiling applicable to his present place of posting i.e. rural center. (Cir No. PER/99-00/50 dated 16.11.99)

CLASSIFICATION OF CENTRES :

Officers who are staying in their own houses prior to the transfer to difficult centres would be permitted to retain their families there at and paid HRA

on capital cost basis and the computation of HRA will be as applicable to the present place of posting. (PER/1996-97/32, dated 03-07-1996)

RETENTION OF LEASED HOUSING ACCOMMODATION ON RETIREMENT

In exceptional cases where the official needs to retain Leased housing accommodation after retirement for any urgent work like marriage of children, or for treatment of serious ailments permission is granted for retention of leased housing accommodation for a period not exceeding 4/6 months from the date of retirement with the approval of General Manager/ Chief General Manage.(PER/91-92/91 dt. 06.02.92).

RETENTION OF LEASED HOUSING ACCOMMODATION ON TRANSFER

To enable the officer on transfer to identify a suitable accommodation at the new place of posting and settle down, officers in deserving cases are permitted retention of residential accommodation at the previous place of posting upto 2/4/6 months with the approval of the Deputy General Manager/ General Manager (RNW) / Chief General Manager.

TRAVELLING ALLOWANCE ON RETIREMENT :

An officer is eligible to claim within a maximum period of 3 months travelling allowance, baggage and other expenses for himself and his family as on transfer to the place where he proposes to settle down on retirement.

CHANGE OF PLACE OF DOMICILE :

On account of developments taking place in his/her personal life during his career in Bank, an officer can request for change in place of domicile once in service in the Bank and such facility will be extended only for valid reasons.

(Internal circular No. PER / Gr. I / 3314, dated 25.05.1991).

LEAVE ENCASHMENT ON RETIREMENT :

An officer while encashing the earned leave standing to his credit at the time of retirement will get tax exemption for salary equivalent of 240 days subject to the ceiling of Rs. 240000/- in terms of Sec. 10(10AA) 11 of the Income Tax Act, 1961.

ENCASHMENT OF LEAVE ON RESIGNATION : (Cir.No. PER/2001-02/56, dated 23.11.2001)

It has been decided to permit the officers, who resign from the Bank's service after complying with Rules / Regulations governing resignation, to encash the privilege leave to the extent of half of such leave at the officers' credit on the date of cessation of service subject to a maximum of 120 days.

INCENTIVES AND SPECIAL FACILITIES GIVEN TO INSPECTING OFFICIALS (AUDITORS)

1. On reporting at Inspection Department, Head Office, Hyderabad as Inspecting Official on mobile duty, the official can retain his family head quarter at his choice / convenient place.
2. Leased Accommodation will be provided by the Bank subject to the Official don't have own house i.e. constructed out of Bank's finance.
3. He can draw the Salary and Allowances of that place (family head quarters) from our banks branch and the same will be reimbursed by the Office Administration Department. Head Office, Hyderabad.
4. The Inspecting officials irrespective of their grade will be reimbursed the telephone charges as per their eligibility.
5. The Inspecting Officials will be given kit allowance of Rs. 6000/- in the first items like Suit Case, Brief Case, Shawl, Blankets, Shoes etc., during their stay as mobile officer (Brief case is in addition to regular brief case given to officials once in three years).
6. Pocket calculators will be provided to Inspecting Officials / Concurrent Auditors during their stay at Department.
7. Inspecting Officials are also given special Home Travel Concession i.e. he will be reimbursed the eligible class fare from the Auditee Branch to his family head quarter twice in a four year block period i.e. in the remaining years the official can avail his regular HTC / LFC.
9. Inspecting Officials will be reimbursed Rs. 250/- for getting printed visiting cards (Bilingual) once in a year.
10. Discomfort allowance of Rs. 30/- per day will be paid to all Inspecting Officials if they are away from their family head Quarters while on mobility duty.

11. Inspecting Officials are permitted to travel in their own Car / Scooter while auditing the branches at their family Head Quarters and claim reimbursement as per their eligibility.
12. Inspecting Officials are reimbursed the telephone bill of 3 minutes duration at fortnightly. This facility is in addition to regular telephone bill.
13. If lodging facilities are not available at the auditee branches, the Inspecting Officials are permitted to stay at the near by centre where the facilities are available and also the conveyance will be reimbursed by the Bank.

KIT EXPENSES TO MOBILE INSPECTING OFFICIALS.

The Officers on Inspection (Mobile)duty are reimbursed the Kit expenses as under :

- (i) Rs. 6000/- for first year of mobile duty.
- (ii) Rs. 3000/- per annum for the subsequent years of mobile duty.



ASSOCIATE BANKS' OFFICERS' ASSOCIATION :

Subscription	Rs. 50/- p.m.
Benevolent Fund	Rs. 50/- p.m.
Total	Rs. 100/-

ABOA-GUEST HOUSE (SBH) ;

1. Hyderabad - Rent - Rs. 200/- per day.
2. Tirupathi - Rent - Rs. 150/- per day.

**ASSOCIATE BANKS' OFFICERS' ASSOCIATION
UNIT : STATE BANK OF HYDERABAD.
BENEVOLENT FUND SCHEME
BYE-LAWS**

PREAMBLE :

Whereas it is expedient to Provide a "Benevolent Fund" for the Welfare of the members of the ABOA, Unit : State Bank of Hyderabad.

1. DEFINITIONS :

- a) Benevolent Fund : Means ABOA, Unit : SBH Benevolent Fund.
- b) Association : Means ABOA, Unit : SBH with registration No.3242.
- c) Head Quarters : Means the Head Quarters of Association.
- d) Managing Committee : Means the Managing Committee of Association.

2. MEMBER :

Means an official who is committed to the objectives of the Association through uninterrupted subscription to its membership / levy and who would participate in all the trade union actions launched by the Association.

3. NAME :

The fund shall be known as "Associate Banks Officers Association. Unit : State Bank of Hyderabad, Benevolent Fund".

4. HEAD QUARTERS :

The Benevolent Fund shall be maintained at the head quarters of the Association.

5. AIMS AND OBJECTIVES :

- 5.1. To provide relief to the needy dependents of the members who die while in service.
- 5.2. To provide relief to a member in case of any employment injury for his participation in the trade union action at the call given by the Association.
- 5.3. To give donations to Educational Institutions, Hospitals, Orphanages, Homes for the Aged, Social Service Organisation etc.
- 5.4. To give donations to reputed and recognised agencies engaged in relief measures to the people affected by natural calamities and similar the contingencies.
- 5.5. Generally to provide relief to such other cases / contingencies connected with the above as deemed necessary at the discretion of the Governing body; to honour retired officials who are members of the Association; as decided by the Governing body.

6. ADMINISTRATION :

- 6.1. The administration of the Benevolent Fund shall be vested in a duly constituted Governing Body.
- 6.2. The President, General Secretary and Treasurer of the Association shall be the President, General Secretary and Treasurer respectively of the Governing Body. The other office bearers of the Association shall be nominated by the Managing Committee as Directors.

7. DUTIES :

- 7.1. President : He shall preside over the meeting of the Governing Body and shall have a casting vote.
- 7.2. General Secretary : (a) He shall receive all applications, Scrutinise them and recommend to the Governing Body appropriate relief depending upon the circumstances of each case unless otherwise provided for (b) He shall have the power to disburse a sum not exceeding Rs. 1000 in case of emergency before the application is submitted to the Governing Body. (c) He shall submit the audited statement of accounts of the Benevolent Fund along with the statement of accounts of the Association at the end of each year.
- 7.3. Treasurer : He shall receive all monies payable to the Fund by the members and others and shall have power to issue receipts where necessary and shall maintain accounts of the Benevolent Fund. He shall have power to draw cheques duly countersigned by the General Secretary or President of the Governing Body.

8. MEETINGS :

The Governing Body shall meet at least once in a quarter. It shall also meet as and when applications for relief are received. In case of necessity, a decision may be taken by circulation.

9. SUBSCRIPTIONS AND DONATION :

- 9.1 The Association shall contribute from time to time from out of its General Funds to the Benevolent Fund, and or collect periodical subscription of an amount as decided by the Managing Committee of the Association from time to time form the members.
- 9.2 Voluntary contributions to the Fund may be received.

10. INVESTMET OF FUNDS :

- 10.1. The Funds of Benevolent Fund may be invested in interest bearing deposits in banks, Co-operative banks or societies or in assets or in any other ways as may be decided by the Governing Body from time to time.

11. RULES AND AMENDMENTS :

- 11.1. The managing Committee of the Committee to the Association shall have power to frame rules to administer the fund and to alter, amend and or delete any bylaws and the rules thereto.
- 11.2. Cessation of membership of the fund will automatically cease on cessation of his/her membership in the Association.

ASSOCIATE BANKS' OFFICERS' ASSOCIATION

UNIT : STATE BANK OF HYDERABAD.

BENEVOLENT FUND :

1. RULES :

- 1.1. These rules known as Associate Banks Officers Association, Unit : State Bank of Hyderabad Benevolent Fund Rules are framed by the Managing Committee of the Association.

2. MEMBERSHIP :

- 2.1. Application forms (As per annexure 'A') for membership to the Benevolent Fund received from the eligible members shall be placed by the Secretary before the Governing body for its approval.
- 2.2. Register of Membership, with particulars such as, name and address of the member date of his admission to the Benevolent Fund and the Position regarding payment or subscriptions has to be maintained.

3. SUBSCRIPTIONS :

- 3.1. Every member shall remit a sum of Rs. 50/- per month to the ABOA Unit SBH A/c Benevolent Fund towards his contribution of the Benevolent Fund w.e.f. 1-10-2005.
- 3.2. The subscriptions standing to the credit of the member shall be refunded to him on his retirement from the service or resignation and no interest is payable on such subscription.

4. ELIGIBILITY :

- 4.1. Every member shall ensure to keep his contribution upto date.

NOMINATION :

- 4.2. In the case of death of a member, the spouse and if the later pre deceased the former, the legal heirs shall be eligible for the benefits of Benevolent Fund.
- 4.3. When a memner dies while in service, the relief shall be Rs. 1,00,000/- (Rupees One Lakh only) (w.e.f. 1-10-2005)
- 4.4. In the caseof employment injury for participation in the trade union action at the call given by the Association, the quantum

of relief shall be computed by the Governing Body depending upon the circumstances of each case.

4.5. In case of any member whose contribution is in arrears, the Governing Body is vested with the power to settle the relief.

5. METHOD OF APPLYING :

5.1. Application for financial assistance / Relief shall be made in the prescribed form as per annexure 'B' to the General Secretary Governing Body of the Benevolent Fund.

5.2. Such application should normally be made within 90 days from the date of the incident furnishing all the relevant particulars.

6. EXPENSES :

6.1. The Governing Body may pay the Association for services like staff, stationary and any other service rendered by the Association on mutually agreed basis.

7. EFFECTIVE FROM

7.1. These rules are deemed to have come into force with retrospective effect from 1st July, 1984.



OFFICERS' COOPERATIVE CREDIT SOCIETY :

MBF : Rs. 150/-
Thrift : Rs. 100/-

LOANS :

LOAN AMOUNT	REPAYMENT PERIOD	MONTHLY INSTALMENT
Rs. 2,50,000/- Long Term	84 months	Rs. 3400/-
Rs. 1,00,000/- Term Loan (Medical)	60 months	Rs. 2200/-
Rs. 20,000/- Emergency Loan	10 months	Rs. 2100/-
Pension	650/- pm	

Rate of Interest : 10.50% Hly - rests.(w.e.f.01.10.2005)



HOLIDAY HOMES :

The Bank has established holiday homes at the following centers for the benefit of employees proceeding on LFC/Personal works. The details of Location, and addresses are furnished hereunder. The allotment of rooms in holiday home will be made by the Secretary, Head Office Staff Welfare Committee, on first come first serve basis.

Nominal rent for the use of rooms in the holiday home shall be payable at the rate of Rs. 50/- per day per room. The period of stay should not ordinarily exceed 3 to 5 days.

S.No.	Name of the Holiday Home and Address	Phone No.	Account No.
1.	HYDERABAD # 5-8-85/4, Opp. Abids to Nampally Stn. Road, Gadwal Compound, Between the lane Andhra Furniture, Konark Hotel, Hyd-07.	8977533495	62101649074
2.	BANGALORE M/s Hotel Chetan International, #121, 6th Cross, Near Jain Temple, Gandhinagar, Bangalore 560009	080-41531000 / 009	62101682249
3.	CHENNAI Sreerangam, H.No.18 (Old 12) Narsimham Street, West Mambalam, Chennai	044-24716434	62101682363
4	MUMBAI Flat No.101 &102, C Wing RNA Springs, Cama Road, New Andheri Rly. Stn. Behind SHB Andheri (West) Andheri (West), Mumbai	022-26256835	62101682476
5	MAHABALESWER Hotel Stone House, Behind Shantivilla, Satara Dist., Mahabaleswar	02168-260477	62101682589
6	NEW DELHI 30/8, East Patel Nagar, Lane Opp. Mughal Mahal, Near Siddartha Hotel, New Delhi.	011-23552259 011-25751259	62101682624
7	SHIRIDI Hotel Sai Chaaya, SBH Premises, Pimpalwadi Road, Shiridi.	Fax : 02423 255385 Br. Ph :02423 255282 09423742608	62101682680

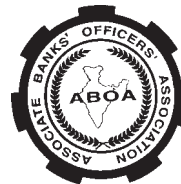
S.No.	Name of the Holiday Home and Address	Phone No.	Account No.
8	TIRUPATHI # 8-131, Sree Nagar Colony, V.C. Bangalow, Near BSNL Guest House, Opp.Sudha High School, R.C. Road, Tirupathi-517501.	8143395615	62101682759
9	GOA Hotel Campal, Opp. Kala Academy, Campal, Panjim, Goa.	0832-2224533 2422496	62101682840
10	KOLKATA		62101682895
11	VISAKHAPATNAM Flat No. 301,302 House No.50-26-4, Seetha Residency, TPT Colony Near Gurudwara Junction Seethammadhara, Visakhapatnam	0891-2545352 9052924311	62101682931
12	OOTY		62101683015
13	VIJAYAWADA H.No. 54-19-21/3, Near H.P. Gas Godown, Jayaprakash Nagar, Vijayawada.	0866-2472592,	62101683082



ASSOCIATE BANKS' OFFICERS' ASSOCIATION

UNIT : STATE BANK OF HYDERABAD

(Registered Under Trade Unions Act, 1926, Regd.No. 3242
Registered Office : State Bank of Hyderabad Buildings, Hyderabad)



Tel. Fax No. : 040-23387537
Phone No.: 2338721/298/214/394/422
Gunfoundry, Hyderabad-001.
e-mail : abounitsbh@yahoo.co.in
www.abounitsbh.org

FOREWORD

Dear Colleagues,

On this New Year day, we are happy to bring out a booklet titled "**Our Perks & Allowances**" covering information on various facilities / perquisites available to officers. Hope, this will serve as a '**ready reference**' handbook to all our officers.

We note with appreciation the assistance rendered by Sri P T M Gopala Krishna, Secretary, Warangal Zone, in collecting relevant material to bring out this booklet in a short period. We shall be glad to have suggestions from our members to facilitate improvement in the Booklet in its subsequent edition.

Our Association is proud to make this Booklet available to all its members.

I wish you all the best in all your endeavors.

Wishing you all A Happy And Prosperous New Year,

With greetings,

Yours fraternally

Place : Hyderabad

Date : 01/01/2013

HARSHAVARDHAN MADABHUSHI
General Secretary