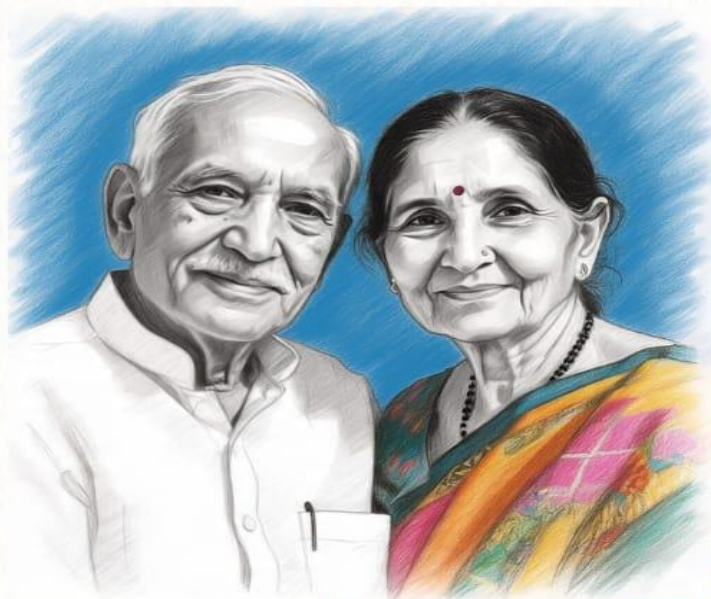




SBI PENSIONERS' GUIDE



BRAJA KISHORE DAS

RETIREMENT

“After decades of dedication, sacrifice, and service, every employee earns more than a farewell—they earn the right to a dignified and secure life. Pension payment is not a privilege, but a promise kept by institutions and society. It honours the golden years with financial stability, independence, and the respect they deserve. This chapter highlights the importance of timely and accurate pension disbursement—the rightful due of those who laid the foundations of progress. Life after retirement deserves peace, not worry. Pension is not just money; it is justice, dignity, and gratitude in action. This chapter sets the foundation for understanding how to protect this vital safety net.”

Purpose of This Guide

This handbook is designed for SBI pensioners and their families.

Its main aim is to:

- Make SBI pension rules and instructions simple and understandable.
- Help pensioners to plan so that, in the unfortunate event of their demise, the spouse can smoothly start receiving the family pension without unnecessary visits to the branch/offices.
- Provide practical tips, ready forms, and contact points to save time and avoid mistakes.

Note: The rules covered here are based on SBI Pension Fund Trust guidelines, Central Government notifications (where applicable), and SBI internal circulars as commonly followed for retired staff.

SBI Pension System at a Glance

- Governed by SBI Employees' Pension Fund Rules.
- Pension ≠ Charity: It's deferred wages for your service.

PENSION

INTRODUCTION TO THE SBI PENSION SYSTEM

The pension for SBI employees is governed by the SBI Employees' Pension Fund Rules, framed in accordance with the SBI Act and service regulations.

SBI pensions are different from government pensions in two major ways:

1. They are managed by the SBI Pension Fund Trust, not the Government's Central Pension Accounting Office.
2. Employees contribute to the Pension Fund during service, and the pension is paid from this fund.

Types of Pensions in SBI

SBI grants different types of pensions depending on the reason for retirement:

1. Superannuation Pension

Granted, when an employee retires on attaining the age of superannuation (currently 60 years).

2. Voluntary Retirement Pension

When an employee opts for voluntary retirement after completing the eligible years of pensionable service.

3. Compulsory Retirement Pension

Given in cases where an employee is compulsorily retired due to disciplinary action, subject to the rules.

4. Invalid Pension

Granted, if an employee retires before superannuation due to permanent incapacity.

5. Family Pension

Payable to eligible family members after the death of a pensioner or an employee (details in the next Chapter)

PENSION

- 1. ELIGIBILITY:** i) An employee/officer is eligible for pension if he has completed 20 years of pensionable service, provided he has attained the age of 50 years OR
- II) As from 22.05.1998, after having completed 10 years of pensionable service, provided he has attained the age of 60 years,

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

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

V) After 25 years of pensionable service,

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

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

RULE:

AVERAGE SALARY OF LAST 12 MONTHS X PENSIONABLE SERVICE IN
MONTHS

60 X 12

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

Example: An Officer completed 33 years of pensionable service. His substantive salary per month is as follows: Basic pay: Rs.35100.00 + FPP Rs.900 (Increment Component) + PQP Rs.1030 (Increment Comp). (Substantive salary remains unchanged for the last 12 months of service.) Date of Retirement:31.10.2012 under 9th B.S.

Basic Pay Rs. 35,100.00 X 12 = Rs. 4,21,200.00 plus FPP Rs. 900.00 X 12 =Rs. 10,800.00 plus PQP Rs. 1,030.00 x 12 = Rs. 12,360.00. TOTAL SUBSTANTIVE PAY FOR THE LAST 12 MONTHS IS Rs. 4,44,360.00. Average substantive salary is Rs.4,44,360.00/12 = Rs. 37,030.00

A) PENSION ADMISSIBLE UNDER SECTION 23 (1) IS: Rs. 37,030.00 x 396/720 = Rs. 20,366.50, i.e. Rs. 20,367.00 (to be rounded off to the nearest higher rupee)

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

i) 50% OF THE AVERAGE MONTHLY SUBSTANTIVE SALARY UPTO

Rs. 31,500.00 + $\frac{1}{2}$ FPP + $\frac{1}{2}$ PQP, if any: Not applicable in this case as the substantive average monthly salary is more than Rs.31,500.00

ii) Pensionable Pay exceeding (i) above, 40% of average: Rs. 15,750 + Rs.515 + Rs.450 =Rs. 16,715.00

Salary of last 12 months, subject to a minimum of Rs.15,750/- + $\frac{1}{2}$ of PQP+1/2 FPP

(This 40% concept has been abolished w.e.f. 10.11.2023)

PENSION PAYABLE TO THE PENSIONER: (LEAST OF (A) OR (B)) - ₹. 16,715.00

w.e.f. 01.11.2012, Revised pension @ 50% i.e. ₹ 18,515.00 w.e.f. 10.11.2023.

(Average substantive pay for the last 12 months, when the employee/officer was drawing a *salary between two bi-partite settlements*: No. of months in which the actual pay after the New B.P.S. and the substantive pay drawn in the previous B.P.S., plus the rate of Dearness allowance at which points AICPI merged with the basic pay in the new B.P.S.)

(For Pension and Gratuity Calculation of officers, the quantum of Special Pay drawn by the officer, which is introduced from 01.08.2024, will be taken into consideration.)

Revision of pension from 40% to 50% (Circular No.: CDO/P&HRD-PM/62/2023 –

24 Dt 26-03-2024

“Amendment in State Bank of India Employees’ Pension Fund Regulations, 2014 – Computation of Pension at the Uniform Rate of 50% Instead of Existing 40%-50% Calculation”

Background & Approval

The Central Board of SBI, in its meeting on 6th December 2023, approved an important amendment to Regulation 23 of the SBI Employees’ Pension Fund Regulations, 2014.

This amendment pertains to the uniform computation of pension at 50% of the average salary instead of the earlier variable range of 40% to 50% based on pay scales.

The Department of Financial Services (Government of India) conveyed its sanction to this amendment via letter dated 15th March 2024, as required under Section 50 of the SBI Act, 1955.

Key Amendment

Regulation 23(2) of the SBI Employees' Pension Fund Regulations, 2014 has been formally amended through the SBI Employees' Pension Fund (Amendment) Regulations, 2024, and was published in the Gazette of India on the 20th March 2024.

The amendment is effective from **10th November 2023.**

• New Pension Computation Formula

From 10th November 2023 onwards, all eligible SBI pensioners, irrespective of their date of retirement or pay scale, will have their pension computed as:

- 50% of the average monthly substantive salary drawn during the last 12 months of pensionable service + $\frac{1}{2}$ of Professional Qualification Pay (PQP) + $\frac{1}{2}$ of the increment component of Fixed Personal Pay (FPP) (where applicable)
- Pro-rata basis for part-time employees.

- **Applicability**

The revised pension will apply to:

All employees retired on or after 10th November 2023.

All employees retired before 10th November 2023, but only with effect from 10th November 2023 onwards (i.e., no arrears for the period before this date).

Pension shall be paid under the amended provision to all those covered under Regulation 22 of the 2014 Regulations.

- **Undertaking**

A letter of undertaking (Annexure A) must be obtained from each eligible pensioner before the revised pension is paid.

Through this irrevocable undertaking:

The pensioner acknowledges that the revised pension is applicable only from 10.11.2023 or their date of retirement, whichever is later.

The pensioner authorises SBI to recover any excess pension paid, if found later, from future pension payments or via lump sum repayment.

The undertaking is binding on the pensioner, legal heirs, and nominees.

- Conclusion

This amendment ensures uniformity in pension calculation across all pay scales, enhancing fairness and transparency for SBI retirees. However, to safeguard the Pension Fund, the Bank requires a mandatory undertaking from pensioners to manage any discrepancies or overpayments.

COMMUTATION OF PENSION

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

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

Commutation Factor: It is determined, depending on the age of the pensioner as of his next birthday of retirement. A table showing the commutation factor for SBI for different age groups has been circulated by Corporate Centre vide letter No. CDO/PM/CIR/8 dt 21.05.1997. The higher the age, the lower the value of the factor and vice versa.

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

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

As per the above-mentioned pension calculation, if the pensioner desires to commute his 1/3rd pension (max amount), he will be eligible to commute Rs. 5571.00 (Fraction amount to be ignored). In case of SBI, he will receive commuted value of Rs.4,41,224.00 (6.6 x 5571x 12), but in case of other nationalised bank pensioners, one would receive Rs.6,55,819.00 (9.81 x 5571 x 12), though recovery amount and recovery period are the same for SBI and other banks' pensioners.

With effect from 01.08.2010, new employees who joined after 01.08.2010 cannot be members under the SBI EMPLOYEE PENSION FUND. They are now governed under a separate pension scheme known as the Defined Contribution Pension Fund Scheme.

FAMILY PENSION

Death is an inevitable truth, leaving behind silence, sorrow, and often, uncertainty. In the midst of grief, the burden of survival weighs heavily on dependent family members. The family pension stands not merely as a financial provision, but as a compassionate promise—a lifeline that honours the departed by sustaining those they loved. It brings stability in chaos, dignity in hardship, and hope in despair. This chapter examines how timely and rightful pension disbursement alleviates emotional and economic loss, enabling families to heal, endure, and rebuild with resilience, one step at a time.

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

ELIGIBILITY FOR FAMILY PENSION:

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

FAMILY MEMBERS WHO ARE ELIGIBLE FOR FAMILY PENSION:

Eligibility for Family Pension will be as per the following sequence (Cir CDO/P&HRD-PM/87/2014-15 DT 04.03.2015)

- a) To the widow/widower up to her/his death or remarriage, whichever is earlier
- b) Failing (a) above, the eldest of surviving children in order of their birth up to the age of 25 years or he/she is gainfully employed, whichever is earlier
- c) In case the beneficiary is an unmarried daughter, until she attains 25 years of age or is married or gainfully employed, whichever occurs first

d) This process will continue till the last beneficiary attains the age of 25 years or is gainfully employed or is married in case of a daughter, whichever is earlier

e) Failing (a) to (d) above, to the son or daughter for life if he/she is physically crippled or disabled so as to render him/her unable to earn a living even after attaining the age of 25 years

f) Failing (a) to (e) above, to the parents who were wholly dependent upon the employee when he/she was alive, provided the deceased employee has left behind neither a widow nor a child. Among the parents, the mother will have precedence over the father

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

REVISION OF FAMILY PENSION IN SBI W.E.F. 01.07.2025

Detailed summary of the document titled "Revision of the SBI Family Pension Scheme – effective from 01.07.2025", issued via eCircular No. **CDO/P&HRD-PPFG/16/2025-26: Dt.01.07.2025**

- Background

The Family Pension Scheme in the State Bank of India (SBI) was introduced on 01.01.1986.

It was previously revised through circulars in 2008, 2015, and 2021.

The Central Board of SBI, in its meeting on 13.05.2025, approved further revisions to ensure better financial support and clarity for family pensioners.

- Major Revisions

1. Eligibility Criteria for Children

Previous Rule: Family pension was payable to the eldest surviving child till 25 years of age or gainful employment (whichever earlier). Unmarried daughters had similar conditions.

Revised Rule:

Now, it also includes widowed or divorced daughters.

Pension eligibility extends till 25 years, marriage/remarriage, or gainful employment, whichever is earlier.

If multiple eligible children exist, the pension is given in the order of birth to those who are fulfilling eligibility.

2. Full Rate of Family Pension

Previous Rule:

If an employee died in service with 20+ years of pensionable service, the family pension was paid at full rate for 5 years.

If death occurred after retirement but before 5 years, the family received a full pension for the balance of 5 years.

Revised Rule:

Full-rate pension will be paid for 7 years or until the deceased would have attained 65 years of age, whichever is earlier.

This applies to both death-in-service and death-after-retirement cases.

3. Commutation Deduction

Previous Rule: Deduction of commuted pension continued from the family pension amount during full-rate pension period.

Revised Rule:

No deduction of commuted pension from family pension during the full-rate pension period.

Family pension will now be paid in full.

- Effectiveness

The revised scheme is effective as of the date of the circular, i.e., **1st July 2025**.

Existing instructions remain unchanged except for the revised points.

Family pensioners already receiving a full-rate pension in June 2025 will continue to receive it if they meet the new eligibility conditions.

- Sequence of Pension Payment (Annexure-II)

Family pension will be paid in the following sequence:

To spouse (widow/widower) – till death or remarriage.

To child (including widowed/divorced daughter) – till age 25, marriage/remarriage, or employment.

If more than one child, paid in order of birth if eligible.

Physically/mentally disabled child – for life, even after 25 years of age.

Dependent parent, if no spouse or child, the mother will be given priority over the father.

REVISION OF SBI STAFF FAMILY PENSION CEILING – EFFECTIVE 01.04.2021

The Central Board approved a uniform family pension at 30% of applicable pay without any ceiling from 01.04.2021 for SBI and erstwhile Associate Banks employees/pensioners. Vide Cir No, **CDO/P&HRD-PPFG/63/21-22 dt 03.11.2021**

Coverage: Applies to all retirees/deceased employees across all bipartite settlement periods (from before 1992 to post-2017).

Earlier slab-based rates with minimum/maximum limits are replaced with a flat 30% rate without a ceiling.

Specific slabs for each settlement period are now uniformly upgraded.

Dearness Relief: Existing DR rates, as changes on half-yearly basis, will apply to the revised family pension.

Part-time Employees: Revision applies on the same lines as for permanent employees.

Revision effective only from 01.04.2021; no arrears for earlier periods.

FAMILY PENSION RATES CHART (EARLIER VERSUS REVISED)

Settlement Period	Earlier Rates	Revised Rate from 01.04.2021
Up to 5th B.S, (Before 01.11. 1992-Award Staff) 01.07.1993- Officers	30% (Min ₹ 375)-up to ₹1500 pay 20% (Min ₹ 450) - ₹ 1501- ₹ 3000 15% (Min ₹ 600, Max ₹1250)- above ₹ 3000	30% of applicable pay- No ceiling
6th Bipartite (01.11.92- 31-10-97-Award Staff) 01.07.1993-31.03.1998- Officers	30% (Min ₹ 720)-up to ₹2870 pay 20% (Min ₹ 860) - ₹ 2871- ₹ 5740 15% (Min ₹ 1150, Max ₹2400)- above ₹ 5740	30% of applicable pay- No ceiling
7th Bipartite (01.11.97- 31-10-2002-Award Staff) 01.04.1998-31.10.2002- Officers	30% (Min ₹ 1056)-up to ₹ 4210 pay 20% (Min ₹ 1262) - ₹ 4211- ₹ 8240 15% (Min ₹ 1687, Max ₹3521)- above ₹ 8240	30% of applicable pay- No ceiling
8th Bipartite 01.11.2002-31.10.2007- Award Staff/ Officers	30% (Min ₹ 1435)-up to ₹5720 pay 20% (Min ₹ 1715) - ₹ 5721- ₹ 11440 15% (Min ₹ 2292, Max ₹4784)- above ₹ 11440	30% of applicable pay- No ceiling
9th Bipartite 01.11.2007-31.10.2012- Award Staff/ Officers	30% (Min ₹ 1779)-up to ₹7090 pay 20% (Min ₹ 2186) - ₹ 7091- ₹ 14180 15% (Min ₹ 2841, Max ₹5930)- above ₹ 14180	30% of applicable pay- No ceiling
10th Bipartite 01.11.2012-31.10.2017- Award Staff/ Officers	30% (Min ₹ 2785)-up to ₹11100 pay 20% (Min ₹ 3422) - ₹ 11101- ₹ 22200 15% (Min ₹ 4448, Max ₹9284)- above ₹ 22200	30% of applicable pay- No ceiling
11th Bipartite & onwards (On or after 01.11.2017- Award Staff/ Officers)	30% (Min ₹ 3985)-up to ₹15880 pay 20% (Min ₹ 4900) - ₹ 15881- ₹ 31760 15% (Min ₹ 6365, Max ₹13280)- above ₹ 31760	30% of applicable pay- No ceiling

Dearness Relief:

- SBI revises DR to pensioners every half-yearly for the half-year February to July, and August to January.
- D.R. rate varies as per the Bi-partite period when the pensioner retired.
- Currently, the base year used to calculate the AICPI is 1960 for pensioners who retired before November 1, 2017, and 2016 for pensioners who retired after that date.

GRATUITY

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

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

A) PAYMENT UNDER PAYMENT OF GRATUITY ACT,1972: On the eve of the 23rd Year of the Republic of India, the Central Govt. provided a scheme for payment of

Gratuity to all employees known as “Payment of Gratuity Act,1972” and it came into force on 16th September 1972.

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

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

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

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

$$\text{WAGES} \times 15 \times \text{NO. OF YEARS OF SERVICE} / 26$$

Minimum amount payable: Actual amount as per calculation

Maximum Amount Payable:

Rs. 50,000.00 From period 01.12.1992 to 23.05.1994

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

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

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

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

Ceiling on wages: The under-mentioned ceiling is reckoned for the calculation of Gratuity as per the Act:

Rs. 1,000.00 From period 16.09.1972 to 30.06.1984

Rs. 1,600.00 From period 01.07.1984 to 30.09.1987

Rs. 2,500.00 From period 01.10.1987 to 30.11.1992

Rs. 3,500.00 From period 01.12.1992 to 23.05.1994

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

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

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

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

INTRODUCTION OF SPECIAL PAY FOR OFFICERS VIDE CIRCULAR NO:

CDO/P&HRD-PM/37/2024-25 DT 28.08.2024.

The Special Pay for Officers has been introduced w.e.f. **01.08.2024**

- **Purpose:** Introduction of “Special Pay” for all permanent officers of the State Bank of India (SBI), regardless of grade or scale.
- **Approval:** Decision taken by the Executive Committee of the Central Board on 13th August 2024.
- **Eligibility:**
 - All *permanent* officers of SBI.
 - Not applicable to officers on contract, temporary, casual, or commission basis.
- **Stages & Amounts:**
 - **16 years of service** (up to 24 years): ₹4,000 per month.
 - **24 years of service:** Additional ₹8,500 per month (total ₹12,500 per month).
- **Benefits & Treatment:**
 - **Counts for Dearness Allowance (DA), House Rent Allowance (HRA), and superannuation benefits (Provident Fund, Pension/NPS, and Gratuity).**
 - Fully taxable.
- **Service Calculation:**
 - Based on completed years of service in SBI only.
 - Periods not counted as service will be excluded.
 - Past service outside SBI will not be considered.
- **Effective Date:** 1st August 2024.

MEDICAL FACILITIES

Age bestows wisdom yet also brings fragility. A fragile bone, an unsteady hand, a heart needing care – health becomes life's most precious currency. But medical costs soar, turning golden years to lead. Health insurance for seniors is not a luxury; it's essential armour. It transforms the fear of financial ruin into security, ensuring access to vital care without draining hard-earned savings. It safeguards dignity, allowing focus on healing and living, not bills. This shield empowers seniors to face health challenges with strength, protecting their well-being and peace of mind when they need it most.

MEDICAL FACILITIES/REIMBURSEMENT OF COST OF MEDICAL TREATMENT

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

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

ii) SBI RETIRED EMPLOYEES MEDICAL BENEFIT SCHEME (REMBS)

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

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

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

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

PLANS AND DATE OF IMPLEMENTATION: REMBS-I was introduced w.e.f. 01.07.1996 to 30.06.2003 & REMBS-II was introduced w.e.f. 01.07.2003. Different Plans under this Scheme up to 31.12.2019 are as under:

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

13	I	Rs. 87500/- All up to MMGS-III	YES*	7 LACS
14	J	Rs. 1,25,000/- SMGS-IV &V	YES*	10 LACS
15	K	Rs. 1,87,500 DGM/GM	YES*	15 LACS
16	L	Rs. 2,50,000 CGM	YES*	20 LACS*

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

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

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

REMBS: Reimbursement of Medical Expenses to near relatives of Retired Employees, where both the Beneficiaries have died: I) In some cases, the pensioner/ and

dependent eligible members, who died during treatment in the hospital, the amount of expenditure incurred for such treatment is claimed by the pensioners' near relatives. If the amount claimed is not more than Rs. 50,000/-, the eligible amount can be paid to the legal heirs after getting a declaration from them and a stamped indemnity as per the format given. II) If the amount exceeds Rs. 50,000/-, procedures to be followed as claim settlement relating to "Deceased Constituent Account" CIR CDO/HR/76/2007-2008 dt 12.03.2008

ONE TIME PAYMENT PLAN OR SBI HEALTH CARE OR HEALTH INSURANCE

POLICY-A

Employees who retired on or after **January 1, 2020**, are eligible to join the plan by making a one-time lump sum contribution. They are free to select any limit that suits their needs and preferences. In contrast to the previous plan, there is no connection between an employee's grade and the limit he selects.

LIFETIME LIMIT (Rs. In lacs)	AMOUNT OF CONTRIBUTION (Rs. In lacs)
7.00	1.63
10.00	2.30
15.00	3.00
20.00	3.75

SBI REMBS VERSUS POLICY-A: Old retirees who were members of REMBS, as well as new members who joined after January 1, 2020, with a residual balance of more than Rs. 3.00 lacs, have been migrated to coverage under Group Medical Policy-A. However, the maximum amount of expenses will be limited to as specified in the following table. The medical expense claim will be settled by the same terms and conditions applicable to policy-B holders, which change yearly basis.

RESIDUAL BALANCE IN REMBS	BASE PLAN IN POLICY-A	SUPER TOP-UP COVER BY BANK	TOTAL COVER TO THE MEMBER
RS. 3.00 LACS TO BELOW 10.00 LACS	3.00	6.00	9.00 OR Max balance available in REMBS.*
Rs.10.00 lacs and above	5.00	6.00	11.00 or the Max balance available in REMBS.*

If the member's REMBS balance is more than the total balance available in base plan and super top up cover, he can reimburse the excess claim amount from REMBS Trust.

*Plan A members can reimburse to the extent of 1% of lifetime limit per year, subject to a cap of 10% for the lifetime.

*The cost of medicines, investigations, consultation etc., in respect of the following 63 treatments will be reimbursed for a maximum period of 90 days at a stretch. If further treatment is required, a fresh prescription should be prepared for reimbursement purposes.

* Policy A holders cannot be members under ePharmacy Scheme, which applies to Policy-B members.

Name of the Diseases eligible for reimbursement for domiciliary treatment:

1. Animal/reptile/insect bite or sting, including Dengue & Chikungunya	22. Accidents serious in nature, including fractures, hairline fracture/dislocation.	43. Expenses incurred on Radiotherapy and Chemotherapy in the treatment of Cancer and Leukaemia
2. Hepatitis - C	23. Leukemia	44. Paralysis
3. Psychiatric disorder, including Schizophrenia and Psychotherapy	24. Status Asthmatics	45. Tuberculosis
4. Aplastic Anaemia	25. Chronic pancreatitis	46. Glaucoma
5. Hypertension	26. Malaria	47. Prostate
6. Purpura	27. Strokes Leading to Paralysis	48. Tumor
7. Arthritis	28. Chronic Pulmonary Disease	49. Graves' disease
8. Hyperthyroidism	29. Multiple sclerosis/motor neuron disease	50. Parkinson's disease
9. Chronic Bronchitis	30. Swine flu	51. Typhoid
10. Asthma	31. Connective tissue disorder (SLE)	52. Growth disorders
11. Hypothyroidism	32. Muscular Dystrophies	53. Physiotherapy
12. Seizure disorders	33. Systemic Lupus Erythematosus	54. Ulcerative Colitis
13. Cancer	34. Diabetes	55. Hemophilia
14. Immuno Suppressants	35. Myasthenia gravis	56. Pleurisy
15. Sequelae of Meningitis	36. Thalassemia	57. Varicose veins
16. Cardiac Aliments	37. Diphtheria	58. Hemorrhages caused by accidents
17. Kidney Aliment	38. Non-Alcoholic Cirrhosis of Liver	59. Polio
18. Sickle cell disease	39. Third Degree burns	60. Venous Thrombosis (not caused by smoking)
19. Cerebral Palsy	40. Epidermolysis bullosa	61. Hepatitis - B
20. Leprosy	41. Osteoporosis	62. Psoriasis
21. Sleep apnea syndrome (not related to obesity)	42. Thrombo Embolism Venous Thrombosis / Venous Thromboembolism (VTE)	63. Wilson's disease

SBI HEALTH CARE/ SBI RETIRED EMPLOYEES' MEDICAL BENEFIT SCHEME

(SBI REMBS)

REVISED PROCEDURE FOR REGISTRATION OF MEMBERSHIP (Circular No.: CDO/P&HRD-PPFG/37/2022 - 23 Date: Fri 9 Sep 2022)

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

- a) Eligibility - Eligibility of an applicant under the scheme will be based on data for the employee/ pensioner updated in HRMS and non-eligible employees/ pensioners will not be able to apply for membership of the scheme.
- b) Data Updation in HRMS – Any adverse development in the status of any employee/ pensioner (viz., dismissal, retirement under Section 19(3), etc., which renders an employee/pensioner ineligible for membership under the scheme) must be arranged to be captured in HRMS immediately by the AO concerned.
- c) Online Application – Online Application for SBI Health Care membership will be submitted by the eligible employee/ pensioner in HRMS and the requirement of submission of physical declaration is dispensed with.

d) Declaration - Required declaration of the applicant for enrolment under the scheme shall be obtained online, and submission of a physical declaration is dispensed with.

e) Subscription fee - Payment of subscription fee will be debited to the account of the applicant maintained at the pension paying branch, authorisation for which will be obtained digitally from the applicant under the functionality.

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

ANNUAL PAYMENT PLAN OR HEALTH ASSIST OR POLICY-B

2. SBI Health Assist (Policy 'B') – Eligibility

Existing members can renew by paying the annual premium until 15th January 2025.

New retirees (on or after 17th October 2024 to 15th January 2025) who missed joining earlier can enroll by 15th January 2025.

Retirees from 16th January 2025 onwards can join within 90 days of retirement with a pro-rata premium.

Spouses of deceased employees can join within 120 days of death, with a pro-rata premium. e-AB retirees who opted for SBI Health Assist by 31st October 2024 and are not under IBA Medclaim 2024–25 as of 31st December 2024 can join by 15th January 2025.

No waiting period applies to the above categories.

Left-out Retirees, e-AB Retirees, and Spouses can join by 15th January 2025 by paying the full premium, subject to a 30-day waiting period from joining or policy inception (whichever is later).

Exclusions: Employees who were discharged, dismissed, removed, compulsorily retired, or terminated are not eligible.

Officers against whom Rule 19(3) was invoked and later terminated are also ineligible.

Membership can be enrolled through the HRMS portal/application.

PREMIUM RATE FOR THE YEAR 2025-2026				
BASIC SUM INSURED	BASIC PREMIUM		GST@18%	Gross premium
3,00,000	18210		3,277.80	21,488.00
5,00,000	40,480		7,286.40	47,766.00
ADDITIONAL SUPER TOP-UP				
For Basic sum 3 lacs	Top up Cover	Basic Premium	GST	Gross Premium
	11 lacs	5,529	995.22	6,524
	16 lacs	6,858	1,234.44	8,092
	21 lacs	9,001	1620.18	10,621
For basic sum of 5 lacs	14 lacs	10,492	1,888.56	12,381
	19 lacs	11,991	2,158.38	14,149
	29 lacs	18,303	3,294.54	21,598
	39 lacs	24,613	4,430.34	29,043

iv. **Critical Illness:** The policy covers Critical Illness for under noted 14 (Fourteen) ailments for a Sum Insured of Rs. 5.00 lacs:

- a. Stroke resulting in permanent symptoms
- b. Cancer of specified severity
- c. Kidney failure requiring regular dialysis
- d. Major organ/bone marrow transplant
- e. Multiple sclerosis with persisting symptoms
- f. Open chest CABG (Coronary Artery Surgery)
- g. First Heart attack
- h. Coma of specified severity
- i. Heart valve replacement
- j. Permanent paralysis of limbs
- k. Motor neuron disease with permanent symptoms
- l. Aorta Graft surgery
- m. Total blindness
- n. Open-heart replacement or repair of heart valves

Critical Illness Premium

Sum Insured	Basic Premium	GST	Total Premium
5,00,000	15,163	2,729.34	17,892

The cover for Critical Illness Plan is optional in nature and can be opted only in conjunction with Base Plan and not separately on a standalone basis. Members should be below 65 years as on 15th January 2025 to opt for the Critical Illness Plan. Those who are already members of the Critical Illness Plan in the policy year 2024-25 can continue to renew their Critical Illness Plan even beyond the age of 65 years.

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

- (a) Pre-existing diseases will not be covered.
- (b) There will be a waiting period of 90 days and a surviving period of 30 days
- (c) If the member or eligible dependents of his/her family are diagnosed with any of the 14 listed ailments and he/she survives for 30 days after the first detection of the disease, the whole amount under the critical illness plan will become admissible.
- (d) The critical illness cover is available to the entire family (Retiree/ Family pensioner and other eligible dependents) on a floater basis.
- (e) The Insurance company shall pay the insured person only once in respect of any one of the covered illnesses under the policy. The critical illness cover ceases after

admission of any claim of the member and no further claims are admissible under the said cover during the policy year.

ROOM RENT/ICU RENT/ ISOLATION ROOM RENT CAPPING (AMOUNT IN RS.)				
BASIC SUM INSURED	SUPER TOP UP	ROOM RENT PER DAY	ICU RENT PER DAY	ISOLATION ROOM RENT PER DAY
300000	600000	5000	9500	9500
500000	600000	7500	12000	12000

Note: If you choose a room category higher than your eligibility as mentioned above, there may be a chance that you may be required to pay a proportionate deduction on defined associate medical expenses in addition to the difference in room rent.

AILMENT WISE EXPENDITURE CAPPING FOR 8 DISEASES (PRE AND POST HOSPITALISATION)		
Surgical procedures + Implant +Pre & Post	For Basic sum insured for 3 lacs	For Basic sum insured for 5 lacs
Pre & post hospitalisation expenses, subject to a limit of 10% of the Base sum insured for each hospitalisation up to the capped amount	For Basic sum insured for 3 lacs	For Basic sum insured for 5 lacs
Angioplasty	250000	275000
CABG	400000	450000
Cataract	45000	50000
Cholecystectomy	100000	125000
Hernia	100000	125000
Knee Replacement-Unilateral	200000	225000
Knee Replacement-Bilateral	400000	450000
Prostate (Other than prostate cancer)	100000	125000

3. Common Modifications (Both Policies A & B) w.e.f. 16.01.2025

Premium Increase: 5% hike in premiums

Increased Capping on Angioplasty:

₹3 Lakh cover: from ₹2.00 L to ₹2.50 L

₹5 Lakh cover: from ₹2.25 L to ₹2.75 L

Revised Root Canal Treatment Limits:

₹3 Lakh cover: from ₹7,500 to ₹10,000

₹5 Lakh cover: from ₹7,500 to ₹15,000

PET-CT Scan Coverage Extended:

It will now be allowed beyond 90 days post-treatment, if prescribed by the doctor for follow-up, within the existing 10% pre-/post-hospitalisation limit per hospitalisation.

4. Policy-Specific Changes (SBI Health Assist)

Additional Super Top-up Option:

Enhanced Subsidy for Senior Citizens:

i) Members aged 80+ as of 16th January 2025 will get 80% subsidy on the base premium (₹3 Lakh plan).

ii) Members aged 70+ as of 16th January 2025 continue to receive 50% subsidy on the base premium.

Please note that the premium paid by the bank for Super Top-up cover for 6 lacs will be added to your income for income tax purposes. However, this amount plus total premium paid for the base policy and the Additional Super top-up can be claimed as a rebate under Sec 80D.

The three-year contract between SBI General and Bank will end on 15.01.2026. A new agreement may be made by the Bank w.e.f. 16.01.2026 with a change of premium amount and other terms and conditions.

E-PHARMACY SCHEME (SBI HEALTH ASSIST MEMBERS ONLY)

As per the Scheme, a member of SBI Health Assist will be eligible to purchase medicines through the App of the Service Provider assigned to his/her Circle, by uploading a valid prescription issued by a Registered Medical Practitioner. Members will be able to indent medicines for themselves and their spouse/ disabled child (as per Bank's records) within the following limits:

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

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

Members joining SBI Health Assist (Policy 'B') midway during the policy year are eligible for a pro-rata amount of “self-contribution” and “Bank’s contribution” based on the residual period (in completed months) of the policy year. Proportionate billing to members with “self-contribution” and “Bank’s contribution” @1:2 ratio, subject to a maximum “Bank’s contribution” during the policy year, will be available for online purchase of medicines under the e-Pharmacy Scheme. The vendor will provide 20% discount on the cost of the medicines to the members.

Empanelled Vendors:

1. UrLife (Lifetime Wellness Rx International Ltd.)
2. MediBuddy (Phasorz Technologies Pvt Ltd.)
3. TATA 1MG (TATA 1MG Health Care)

Members can choose a vendor during registration and place an order for the prescribed medicines.

Wallet balance will not roll over to the subsequent year.

GRIEVANCE ESCALATION MATRIX		
TATA 1 MG		
Level-1	Helpline Number	1800-212-4636
Level 2	Escalation Email	concierge-sbi@1mg.com
UR Life		

Level-1	Voice Channel	18605000101
	Email Id	Corporate-helpdesk@apollo247.com
Level 2	Naman Chandra	Naman.chandra@apollo247.org
Level 3	Ajay Mirg	Ajay_mirgh@apollopharmacy.org
Other Contact Points		
	M/s Anand Rathi	sbigmchelpdesk@rathi.com
	SBI, Corporate Centre,	epharmacy@sbi.co.in

INTRODUCTION OF WHATSAPP CHATBOT FOR MEMBERS COVERED UNDER POLICY-B

Many SBI pensioners, who are members under the health assist policy-B, shared concerns about not having access to their policy cards during emergencies. To solve this, the bank has instructed all Third-Party Administrators (TPAs) to introduce a Chatbot. Pensioners can simply download their E-cards whenever they need to, even while they are in the hospital, thanks to this chatbot.

A. What is a Chatbot?

A chatbot is an artificial intelligence (AI) program designed to simulate human-like conversations. It can answer questions, provide recommendations, automate tasks, and assist with various activities through text or voice interactions.

B. What can Chatbot do for members who are covered under the Health Assist Policy

-B

Besides downloading the E-cards, pensioners can also:

1. Check claim status
2. Find network hospitals
3. Download claim forms
4. Notify claims
5. View policy benefits
6. Check required documents
7. Access the escalation matrix for complaints

C. How to Use the Chatbot:

To utilise the chatbot, please add the designated number to your mobile device. You might have an icon of the TPA, such as FHPL, in your WhatsApp list if you are using the same phone number for your WhatsApp account that is associated with epharmacy.

To use the WhatsApp Chatbot, pensioners have to simply send "Hi" to the number that corresponds to their area.

D. TPA WhatsApp Chatbot Numbers:

FHPL: 9154039276 (Amravati, Bhopal, Bhubaneswar, Guwahati, Kolkata, Patna)

Mediassist: 7026669449

(Chandigarh, Hyderabad, Lucknow, Maharashtra, New Delhi)

Paramount: 9136972004

(Ahmedabad, Jaipur)

Vidal: 9513330000

(Bangalore, Chennai, Kerala)

WhatsApp Chatbot Steps:

1. Send "Hi" to the WhatsApp number.
2. Select the required service from the menu.
3. Enter your PF ID.
4. Verify your identity using an OTP sent to your registered mobile number.

The Chatbot makes managing insurance policies easier and reduces stress for pensioners. It is very easy to use. Pensioner friends who are members under policy B are requested to add the above number to their WhatsApp account and utilise the services.

SBI MUTUAL WELFARE SCHEME

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

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

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

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

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

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

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

The Bank has introduced a welfare measure for the retired employees of the Bank in the form of assistance to them in meeting their medical expenses to a certain extent in respect of specified diseases.

Coverage: All employees of SBI on superannuation from the Bank or those who have taken VRS after attaining 58 years of age, their spouses and disabled children, if any, shall be covered under the scheme. The coverage shall also be extended to family pensioners. The employees who were discharged/dismissed/removed/compulsorily retired/terminated from service will not be covered.

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

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

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

AYUSHMAN VAYA VANDANA HEALTH INSURANCE SCHEME BY THE GOVT. OF INDIA

The Ayushman Vaya Vandana Card is a major expansion of the Government of India's Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY), specifically aimed at senior citizens.

Main Features

- **Eligibility:** Every citizen aged 70 years and above is eligible, regardless of income, economic status, or residence. Income barriers do not apply—this includes the poor, middle class, and upper class.

- **Coverage Amount:** Free health coverage up to ₹5 lakh annually per citizen aged 70 or above. If more than one eligible senior citizen is in the same household, the coverage is shared.

- **Benefits:**

Cashless and paperless hospitalisation (secondary and tertiary care) at over 29,000 empanelled hospitals across India.

Out-of-pocket health expenses for seniors are expected to drop significantly.

- **Pre-existing diseases are covered from day one.**

- **Distinct Card:** Beneficiaries receive a new Ayushman Vaya Vandana card specifically for this scheme. This card is different from the standard Ayushman Bharat card.

- **Top-Up Cover:** Senior citizens in families already covered under regular AB PM-JAY receive an additional ₹5 lakh “top-up” cover just for themselves—this does not need to be shared with younger family members.

- **No Cap on Family Size:** There is no cap on the number of elderly members per household who can get coverage.

Application & Enrollment

How to Apply:

Enrollment is via the PM-JAY portal or the Ayushman app.

All eligible seniors must complete eKYC using Aadhaar (the Aadhaar card is the only required document).

Those already holding a standard Ayushman card must still register and activate the new Ayushman Vaya Vandana card.

Age Verification: Age is determined by the birth date on Aadhaar. If only the birth year is present, January 1 of the following year is considered as birthdate for eligibility.

Choice of Schemes: Senior citizens already covered by schemes like CGHS, ECHS, or CAPF, or private health insurance, can either continue with their current scheme or opt for the AB PM-JAY scheme.

MISCELLANEOUS

ADDITIONAL INTEREST TO STAFF

Payment of **1% additional interest** on deposits for SBI staff/retired staff, as per RBI guidelines.

- **Eligibility:**

- Applicable to current and retired staff of SBI (including those on probation, contract of specified duration, deputation, or taken over via amalgamation).
- Can be availed on accounts held singly, in the name of staff or pensioner, or jointly with close/dependent family members, with a declaration that funds belong to the staff member/retiree.
- Family includes spouse, children, parents, brothers, and dependent sisters (excludes legally separated spouse).
- Senior citizen retired staff are eligible for both the senior citizen rate and staff benefit (domestic deposits).
- Not applicable on NRE, NRO & FCNRB deposits, HUF accounts, or federations without direct bank employee members.
- Societies/associations exclusively bank staff eligible with an annual declaration.
- **Separation Cases:**
 - **Eligible:**
 - Compulsory retirement on health grounds before 20 years.
 - Retirement under Rule 19(3) of SBIOSR or with minor punishment after disciplinary proceedings.
 - Family pensioners/dependents (till eligible for pension/dependency).
 - Disappearance/absconding/convicted staff (till vacation of service/punishment).
 - **Not Eligible:** Voluntary retirement/resignation/voluntary vacation (except pension-eligible cases).

- Compulsory retirement due to disciplinary action, removal/dismissal after disciplinary action.
- **Additional Clarifications:**
 - Applies to both supervising and award staff, including employees of erstwhile associate banks.
 - Existing term deposits with staff benefit continue till maturity even if eligibility ends; for savings accounts, the benefit stops immediately on ineligibility.
 - Maximum ceiling on staff deposit (earlier it was 3 years' substantive salary or pension) has been removed, provided the deposits represent the depositors' bona fide savings. As regards advances granted to members of the Bank's staff or its pensioners against TDR, interest will be charged at the same rate that is allowed on the relevant TDR. (CDO/P&HRD-IR/78/2014-15 dt 03.02.15).

LOANS AND ADVANCES TO STAFF PENSIONERS

As per the extant instructions of the Bank, all loan accounts of staff members must be closed before their retirement. If an employee is unable to close his loan accounts through his own means, he should be required to provide an undertaking along with his retirement proposal, authorising the Bank to close these loan accounts using the proceeds of his terminal benefits. If he requests, the appropriate authority can rephase his Individual Housing Loan, Car Loan, and Staff Educational Loan before his retirement. No loan account will continue after the retirement of a staff member, unless it is approved by the appropriate authority.

- **Waiver of interest in case of deceased staff member:** The interest on the loan accounts of the deceased employee may be waived from the period of the death of the employee to the closure of loan accounts. (CDO/P&HRD-IR/99/2008-09 dt 14.02.2009)
- **Insurance coverage for Staff Individual Housing Loan accounts:** All Housing Loans granted to staff under the Individual Housing Loan Schemes (Housing Loan accounts of retired staff members also) are covered under the insurance coverage, the premium of which is borne by the bank. If any member dies, the loan account will be closed from the proceeds of the insurance claim settlement.
- **No Interest Concession to Retired Staff on Loans and Advances.**
- Although retired staff are eligible to get 1% higher interest, like serving staff on deposit, no interest concession on loans and advances is granted to them by the Bank. However, they are charged the same rate of interest on DL/ OD taken by them against their own Term Deposits.

PENSION LOAN

(Terms and conditions as applicable to the public)
(Cir. NBG/PBU/PL-Per loan/66/22-23 dt 27.03.2023)

SBI PENSION LOAN		
Who are Eligible?	SBI Pensioners and Family Pensioners, other Govt and PSU pensioners	
Loan Amount	Pensioners	<p>Minimum: ₹ 25,000/- Maximum: 18 months pension with a ceiling of ₹ 14 lacs for pensioners who are up to 72 years of age.</p> <ul style="list-style-type: none"> - ₹12 lacs who are above 72 years and up to 74 years of age. - ₹ 7.5 lacs who are above 74 years and up to 76 years of age. <p>EMI/ NMP (Net Monthly Pension) : Not exceeding 50%</p>
	Family Pensioners	<p>Minimum: ₹ 25,000/- Maximum: 18 months pension with a ceiling of ₹ 5 lacs who are up to 72 years of age.</p> <ul style="list-style-type: none"> - ₹4.5 lacs who are above 72 years and up to 74 years of age. - ₹ 2.5 lacs who are above 74 years and up to 76 years of age. <p>EMI/ NMP (Net Monthly Pension) : Not exceeding 33%</p>
Margin	NIL	
Age	Maximum 76 years at the time of sanction	
Repayment	72 Months (Up to max 78 years of age)	
Security	NIL	
Third-party Guarantee	Spouse. In the absence of a spouse, family member or third party worth the loan amount	
Facility	Demand Loan	
Processing Fee	Nil for SBI pensioners and Family Pensioners	
Rate of Interest	2.55 spread over 2-year MCLR (Marginal Cost of Fund Based Lending Rate)	

USING HRMS PORTAL OR 'MY HRMS' APPLICATION

Purpose and Scope

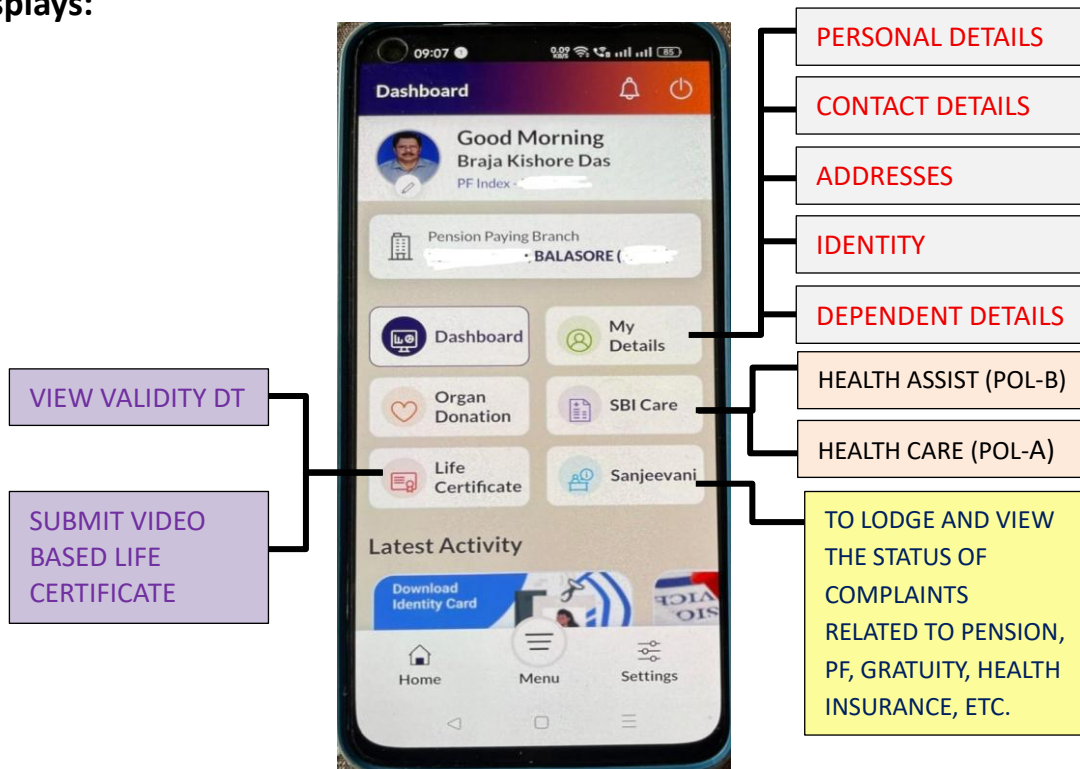
The SBI HRMS (My HRMS) application/ portal facilitates pensioners of the State Bank of India to access, manage, and utilise various digital services related to their post-retirement needs. It is intended to ensure ease of access, transparency, and support in managing pensioner-related services.

Main Modules Covered in My HRMS Application.

1. Dashboard

Acts as a central hub for all pension-related actions.

Displays:



Latest activity

Download pension slips: You can download and view your pension slip and verify the particulars relating to your personal details, Validity of your life certificate, verify the correctness of pension calculation, and Projected Tax Summary for income tax planning purposes.

Download Pension Payment Advice: Your Pension Payment Advice is a vital document. Please take a printout of it and keep it in your Pension file for future reference. After downloading the PPA, please verify the correctness of i) Pensioner's details, ii) Pension details, iii) Family Pension details, iv) Details of family members. It is important to verify the correctness of the Family pension amount (Col.5), and you should ensure that it is 30% of your average Monthly Salary for Pension.

Air Ticket Booking: Offers direct access to trusted travel partners like Akbar Travel and Balmer Lawrie & Co. Ltd.

Pensioners can plan and book air travel easily.


2. My Details


Pensioners can view and update personal information critical for pension-related services.





→ (Some data can be edited by the Pensioner in the HRMS application/portal)


Subsections:

2.2.1 Personal Details –  View your profile information. (Retired as-, Date of Joining-, Date of Retirement-, Retired from-, Account No-, Date of Birth-, Pensioner Type-, Date of Death- (in case of Family Pensioner), Blood Group-

2.2.2 Contact Details –  Mobile No:, Alternate Mobile No, Personal Email Id.

2.2.3 Address –  Permanent residential addresses, Current residential Address.

2.2.4 Identity –  Identity credentials such as Aadhar No. and PAN No.

2.2.5 Dependent Details –  Manage dependents for pension beneficiary, such as spouse, son and daughters, parents etc.

The pensioner can add or modify information about dependent members who qualify for a family pension, including their Aadhar number, PAN number, blood type, mobile number, and email address. To download the Pensioner's Identity Card, the pensioner must upload a joint passport-size photo (maximum photo file size is 50 KB in JPG or JPEG format). The relevant Branch Head of the pension-paying branch should approve the generated queue; after that, the pensioner will be able to download the Identity card. If you discover that the dependent members' names and dates of birth differ, you should submit the relevant documentary evidence to the AGM, PPG, ideally via email, along with a request to rectify the error. After the rectification of such

mistake/s by the PPG department, the pensioner should upload the joint photo and edit the other particulars of the dependent members.

3. SBI Cares

Provides access to support and well-being services for pensioners.

Features:

3.1 SBI Health Assist – Information on health insurance, claims support, and medical aid.

SBI Care- Policy A

3.2 SBI Elite (For CGM and above) – Premium banking privileges, personal managers, and financial planning.

3.3 Nodal Officers List – Locate officers responsible for resolving pension/service-related queries.

3.4 Cashless Hospitals List – View network hospitals for treatment without upfront payment.

4. Organ Donation

Enables pensioners to pledge organ donation after death.

Information is securely shared with NOTTO (National Organ and Tissue Transplant Organisation).

5. Life Certificate: Facilitates the timely submission of annual Life Certificates, which are required for the continuation of pension. One can view the status of the life certificate and its validity date.

Methods of Submission of Life Certificates:

Online Submission through the Jeevan Pramaan portal (video-based authentication supported).

Manual Submission by downloading a form and submitting it at the nearest branch.

Track submission under: Current Year Transactions, All Approved Transactions

(A detailed discussion has been made on how to submit Video video-based life certificate in the next chapter)

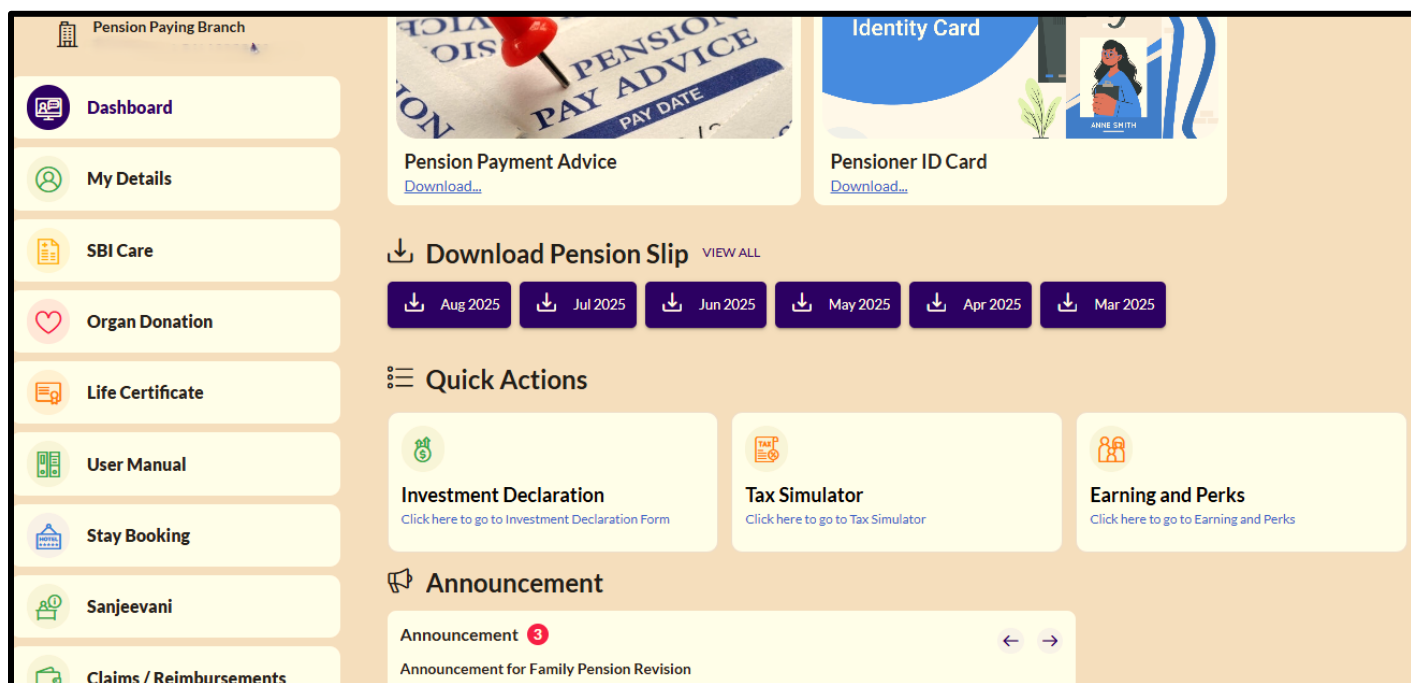
6. Online Booking for Air Travel

Benefit from the reliability and efficiency of these service providers.

Sanjeevani: This menu is used for lodging complaints or grievances. (Details under Complaints and Grievance Chapter)

HRMS Web Portal: (<https://hrms.bank.sbi>) The HRMS website, which is more convenient and offers some additional menus than the "My HRMS" mobile application, can be accessed on a laptop or desktop. You can use the Stay Booking (for Bank's Holiday Home and Guest House) and submit your investment particulars relating to income tax deductions in the Investment Declaration menus in addition to the standard menus found in the "My HRMS" application.

The Desktop View of the HRMS website:



Stay Booking: -Select Guest House Booking or Holiday Home Booking > Select State> Select City> Name of the Holiday Home or Guest house will appear> Select Check-in/ Check-out date> If available, select the room number> Pay the required charge. Booking charges will be recovered upfront. Under any circumstances, this will not be refunded.

HOLIDAY HOME CHARGES

SL. NO	GRADE/ SCALE OF THE EMPLOYEE	ROOM RENT
1	SUBORDINATE STAFF	₹ 25/-
2.	CLERICAL STAFF	₹ 50/-
3	SUPERVISING STAFF	₹ 100/-

Investment Declaration: Select the Tax Regime – If you wish to choose the Old tax regime, then submit your investment particulars in the different sections of the Income Tax Act for the financial year. (By default, the New Tax Regime has been selected for all pensioners. Those who want to choose the Old Tax Regime have to opt for it in the HRMS Portal.)

SUBMISSION OF LIFE CERTIFICATE

Every year, all pensioners are required to submit a Life Certificate to ensure the continued receipt of their pension. Recognising the importance of making this process more accessible and convenient, the State Bank of India (SBI) offers multiple methods for submitting Life Certificates. This chapter explains the available options and especially focuses on the newly introduced video-based submission facility.

1. Methods Available for Submission

1.1 Physical Submission

Pensioners may visit their nearest SBI branch.

The Life Certificate is attested in person by a Bank Officer or a Magistrate.

The pensioner signs the certificate in the presence of the certifying authority.

1.2 Digital Life Certificate (Jeevan Pramaan)

Aadhar-based biometric authentication is used.

Pensioners can generate and submit a Digital Life Certificate (DLC) using the Jeevan Pramaan portal.

No physical presence is required at the branch.

2. New Facility: Video-Based Life Certificate Submission through HRMS

To further simplify the process, SBI has introduced a Video-Based Life Certificate Submission facility through the “myHRMS” mobile app.

2.1 Who Can Use This Facility?

SBI staff pensioners who:

Have not submitted the Life Certificate for the current year.

Have their photograph already verified in the HRMS system.

(Note: Pensioners without a verified photo must upload one through the HRMS portal and visit the branch for verification before using this facility.)

3. Step-by-Step Guide for Video-Based Submission

>Login to the MyHRMS app.

>Click on the Life Certificate tab.

>Select Offline Submission.

>Choose the option to Record a Video.

Respond to the questions asked during the recording. (Questions are asked based on your personal data as stored in your HRMS database)

>Click Close and Submit once recording is completed.

An Acknowledgement Receipt is displayed on the screen.

4. Review and Approval Process

The recorded Life Certificate is reviewed by designated officials at the LHO level.

If approved:

The pensioner receives an SMS and email confirmation.

If rejected:

The pensioner is notified via SMS/email with the reason for rejection (e.g., poor video quality, incorrect answers).

The pensioner may re-record and resubmit accordingly.

If further clarification is needed, the official may contact the pensioner via registered mobile number.

5. Benefits of Video-Based Submission

Remote submission—no branch visit required.

Quick processing and real-time acknowledgement.

Especially helpful for elderly pensioners with mobility issues.

The introduction of the Video-Based Life Certificate facility reflects SBI's commitment to improving pensioner services through technology. Pensioners now have the flexibility to choose between physical, digital (Jeevan Pramaan), or video-based submission methods. This initiative not only saves time but also enhances comfort, privacy, and accessibility for retired employees.

RAISING A GRIEVANCE OR COMPLAINT FOR PENSION AND BANKING ISSUES

Senior citizens often face difficulties in getting their pension-related or general banking issues resolved. Because of old age, health limitations, and mobility challenges, it may not always be possible to visit the branch or the controlling office personally. To ensure that grievances are addressed effectively, banks have provided multiple platforms through which pensioners can lodge their complaints and track the resolution. This chapter explains how pensioners can utilise these facilities.

1. Raising Complaints through Email:

Pensioners can write a clear and concise email describing their problem.

The email should include important details like:

Name, Pension Account Number, and PPO Number (if applicable).

Contact details.

A brief description of the issue.

The email may be sent to the branch or the concerned bank authority. In respect of pension-related issues, you may send your complaint by email to AGM, PPG of the respective LHO of SBI.

Important Email addresses:

Pension Paying Branch: sbi.12345@sbi.co.in (12345 is the five-digit branch code)

Email ID of Asst. General Manager, PPG of different Circles:

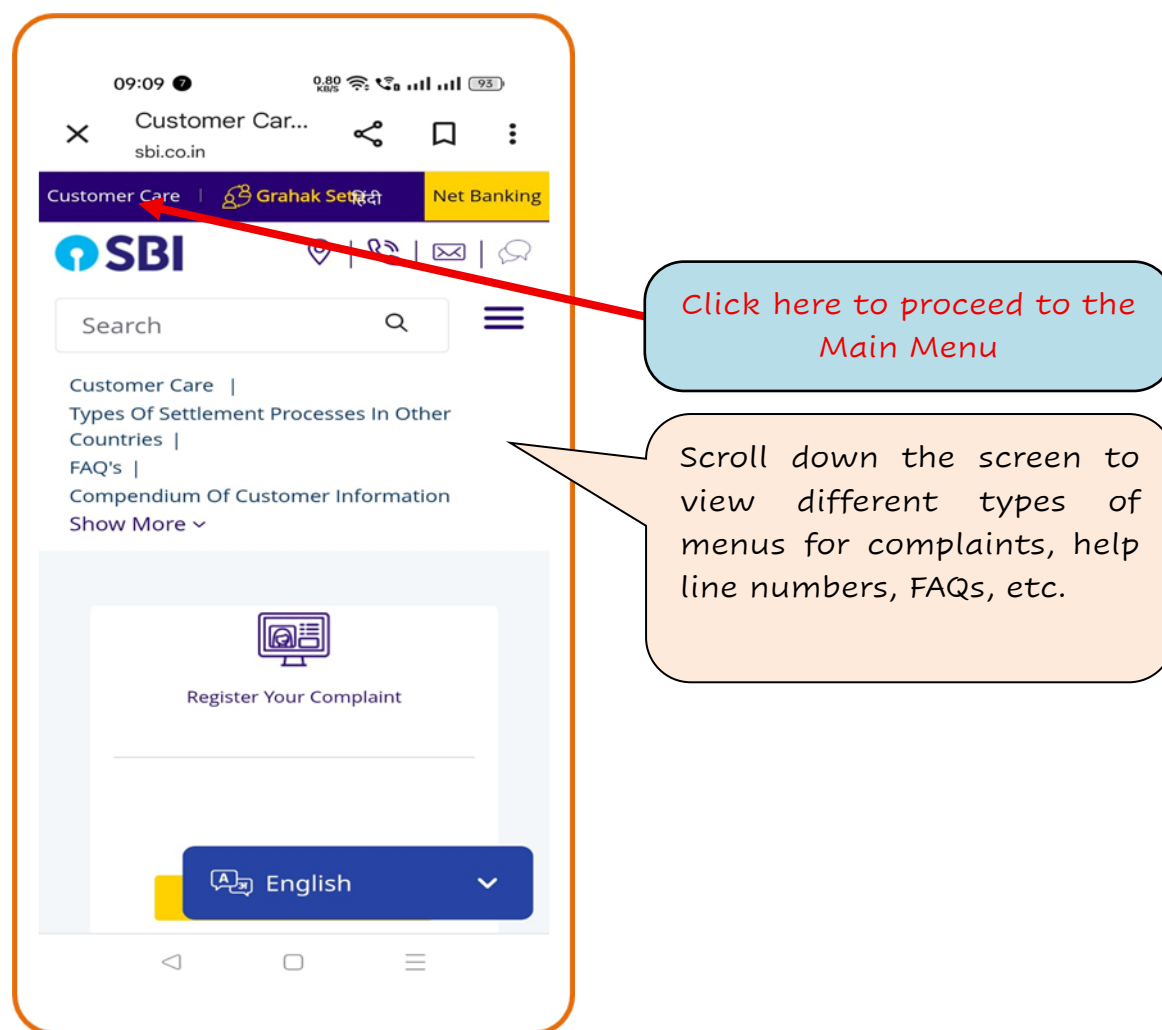
Sl	Circle	Mail ID	Sl	Circle	Mail ID
1	AHMEDABAD	agmppg.lhoahm@sbi.co.in	9	KOLKATA	agmppg.lhokol@sbi.co.in
2	BANGALORE	agmppg.lhoban@sbi.co.in	10	LUCKNOW	agmppg.lholuc@sbi.co.in
3	BHOPAL	agmppg.lhobho@sbi.co.in	11	MUMBAI	agmppg.lhomum@sbi.co.in
4	BHUBANESWAR	agmppg.lhobhu@sbi.co.in	12	DELHI	agmppg.lhodel@sbi.co.in
5	CHANDIGARH	agmppg.lhocha@sbi.co.in	13	PATNA	agmppg.lhopat@sbi.co.in
6	CHENNAI	agmppg.lhoche@sbi.co.in	14	KERALA	agmppg.lhoker@sbi.co.in
7	GUWAHATI	agmppg.lhoguw@sbi.co.in	15	JAIPUR	agmppg.lhojai@sbi.co.in
8	HYDERABAD	agmppg.lhohyd@sbi.co.in	16	AMARAVATHI	agmppg.lhoama@sbi.co.in

Acknowledgement of the complaint is usually provided, and the pensioner can follow up using the same email thread.

2. SBI Online Portal (Complaint Management System):

SBI offers an online Customer Complaint Portal where complaints about problems with general banking and customer service can be filed.

Pensioners or their family members can visit the portal, www.sbi.co.in and go to the Customer Care → Complaints section as illustrated below:



Steps include:

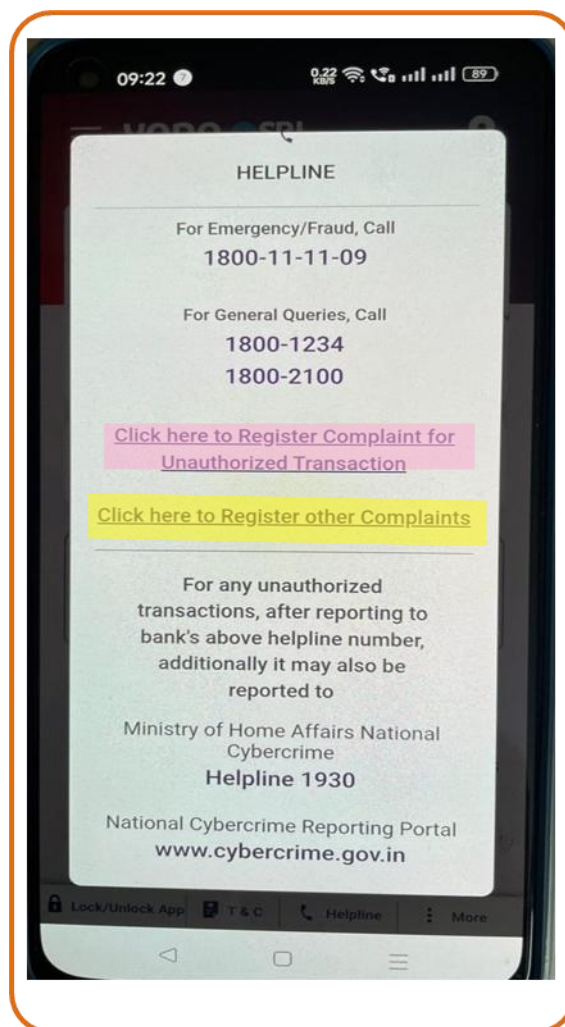
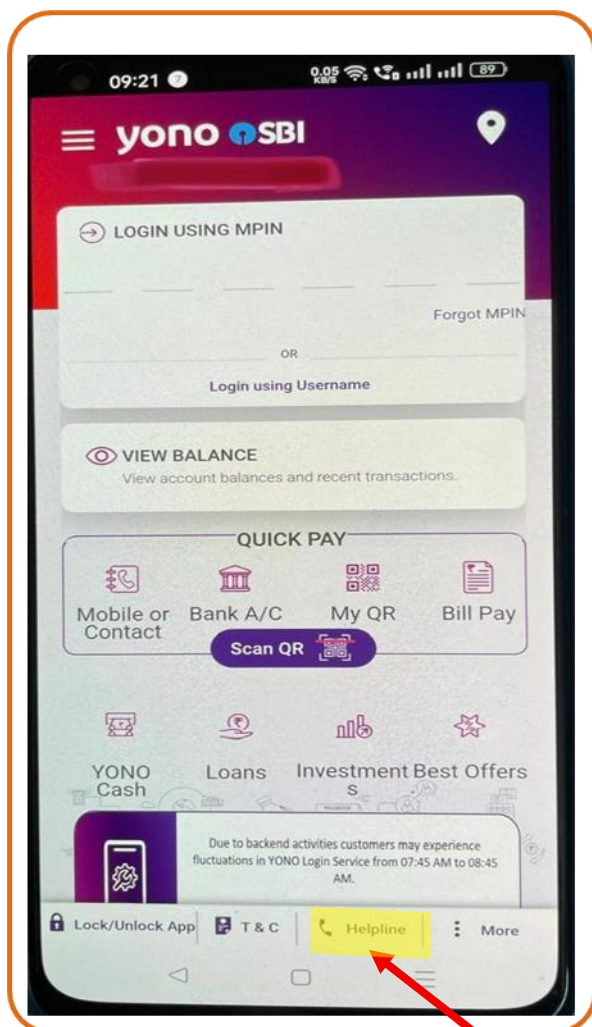
1. Select the nature of the complaint

2. Fill in personal details and submit the complaint.

3. A complaint ticket number will be generated for tracking.

Pensioners can check the status online at any time using the ticket number.

3. SBI YONO App:



Click here to view the contact numbers and to lodge a complaint.

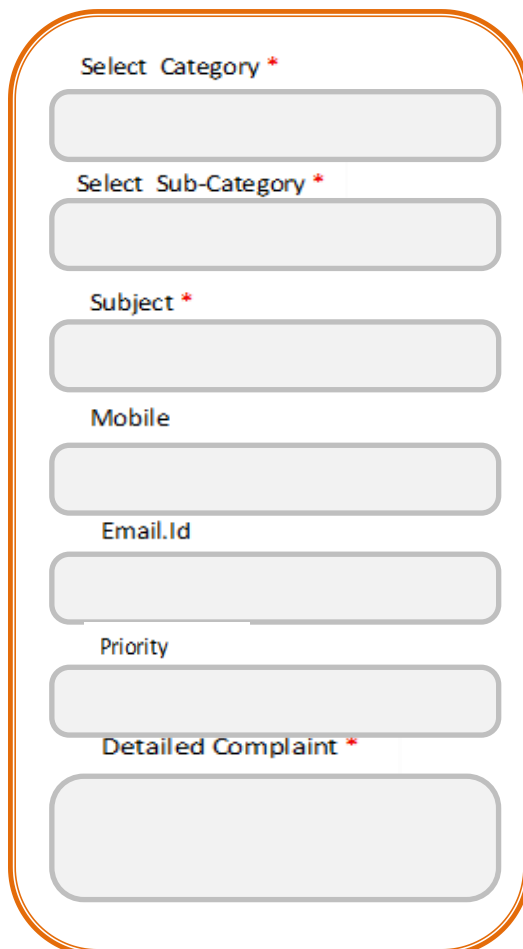
Pensioners comfortable with smartphones may use SBI YONO (You Only Need One), the official mobile banking app.

From the app menu, they can access the Service Requests or Lodge Complaint section. This facility helps them avoid visiting the branch physically.

4. HRMS – Sanjeevani (For SBI Pensioners)

For retired SBI staff, SBI has a special grievance redressal system known as “Sanjeevani.”

This menu is used for lodging complaints or grievances. The pensioner has to click on “create a new ticket” and thereafter has to select a category from the dropdown menu. (Such as MWS, ePharmacy, Family Pension, Gratuity, NPS, Pension, Provident Fund, Policy-B, Policy-A, Service provider Issue)



The detailed complaint should be within 1000 words.

You can attach a maximum of 3 files in respect of your complaints. The file format should only be .pdf, .jpg or .png. Each file size should not exceed 500 KB.

*These are Mandatory Fields.

5. Samadhan Pakhwada (Redressal Camps)

SBI quarterly organises Samadhan Pakhwada at Zonal and Regional Offices.

Pensioners can attend these camps personally to present their grievances for redressal.

These camps are particularly useful for long-pending or complex pension matters.

6. SMS UNHAPPY: Problems faced by the pension concerning general banking can be escalated through an SMS. Please SMS – UNHAPPY- to **8008202020**

Practical Tips for Pensioners

- Always keep a record of the complaint number or acknowledgement for future reference.
- If possible, take the help of family members or trusted friends in lodging online or mobile complaints.
- Provide complete details and attach documents (like PPO, bank passbook copy, or previous correspondence) wherever possible.
- If the grievance remains unresolved, escalate the matter to the higher authorities, such as the Assistant General Manager (AGM) of the region, or approach the Banking Ombudsman of RBI, i) email : cpc@rbi.org.in or ii) portal: [https:// cms.rbi.org.in](https://cms.rbi.org.in)

Conclusion

Senior citizens should not feel helpless if they are unable to visit the bank due to age or health problems. By using email, the SBI online portal, the YONO app, HRMS Sanjeevani, or by participating in Samadhan Pakhwada, they can ensure that their issues are heard and resolved. These systems have been created to safeguard the dignity and comfort of pensioners, ensuring that they receive their rightful pension and banking services without unnecessary stress.

OTHER IMPORTANT INFORMATION

PAYMENT OF EX-GRATIA TO PENSIONERS w.e.f. 01.11.2022

As per the 12th B.S., pensioners who retired before November 1, 2022, will receive ex gratia payments on a monthly basis pending up-dation of pension, and this will be reviewed annually.

FACTORS FOR CALCULATING EX-GRATIA AMOUNT ON VARIOUS B.S.						
VTH	VITH	VIITH	VIIIITH	IXTH	XTH	XITH
0.17	0.15	0.12	0.07	0.05	0.03	0.02

The Basic Pension plus Dearness Relief paid in October 2022 is multiplied by the factor listed in the table to determine the amount of ex-gratia. The total amount will be paid to the nearest hundred rupees. (i.e. 49 and below shall be rounded down and 50 and above shall be rounded up to higher hundred.)

MAINTENANCE OF PERSONAL FILE FOR TERMINAL BENEFITS:

Pensioners are expected to keep a personal file about terminal benefits. The following crucial documents, which might be needed later, ought to be filed.

1. Copy of application for retirement, Provident Fund balance, Gratuity, Pension and Pension commutation letter.
2. Pay slips for the last 12 months of retirement
3. Sanction letter for rephasing of Housing loan and Car loan.
4. Copy of the letter on account of the Transfer of MWS Medical Fund account (If the pensioner desires to avail pension from another module where he is being retired.)
5. Service certificate
6. Copy of P.P.O., P.P.A., revised Pension Calculation
7. Extension letter from SBI Life for extending the Swarna Ganga Group Insurance policy up to age 65 years.
8. Any other important information

INCOME TAX FOR PENSIONERS

As per the Income Tax Rule, pension is treated as Salary income, whereas Family Pension is treated as “Other Income”. Hence Standard Deduction does not apply to the Family Pension. Family pensioners get a rebate under section 57 of the I.T. Act up to a maximum amount of 25,000/- (Earlier the amount was Rs.15,000/-) or 1/3rd of family pension, whichever is lower, for the F.Y. 2025-2026.

INCOME TAX ON PERQUISITE VALUE: (CIR No: CDO/P&HRD-PM/77/2024-2025

dt 15.03.2025)

In 2010, the Hon'ble High Court of Madras granted interim relief restraining the Bank and Income Tax Authorities from deducting tax on the perquisite value of interest-free/concessional staff loans.

Based on this, the Bank had not been deducting tax on such perquisites.

Revised Order: Hon'ble Supreme Court Judgment (07.05.2024)

Civil Appeal 7708/2014 and related cases were dismissed.

The Bank is now required to treat interest-free/concessional loans as perquisites (fringe benefits) under Section 17(2)(viii) of the Income Tax Act, 1961, and deduct tax accordingly.

-Decision of SBI Central Board meeting on 11.03.2025

For FY 2024-25 only, the Bank will bear the Income Tax on the perquisite value of:

- i) Staff Housing Loans
- ii) Staff Car Loans
- iii) Staff Education Loans

For all other types of concessional loans, Income Tax will be borne by the employees themselves.

Eligibility: Employees in service or drawing a pension as on 31.03.2025 will be covered under this provision. Employees joining SBI on or after 01.04.2025 will not be covered.

Income Tax Guidance for Senior Citizens

1. Importance of Income Tax Awareness

Senior citizens, especially pensioners, often depend primarily on their pension and interest income. Understanding income tax rules helps in proper tax planning, availing rebates, and avoiding penalties. The Income Tax Department provides several benefits and relaxations for senior citizens.

2. The maximum number of pensioners file their income tax returns through the tax consultants. In such a situation, please note and remember your income tax portal password and ensure that your email ID and contact numbers are added to your profile. In future, it will be easy for you to file your tax return by yourself or with other tax consultants.

If you file your tax return by yourself, please ascertain the tax rules and exemption limits under various sections of the Income Tax Act.

4. INCOME TAX RATE FOR THE FINANCIAL YEAR 2025-2026

INCOME TAX RATE FOR THE FINANCIAL YEAR 2025-2026		
OLD REGIME	VERSUS	NEW REGIME
	BASIC EXEMPTION	
3 LACS	AGE-60-<80	4 LACS
5 LACS	AGE> 80	4 LACS
5 LACS	INCOME TAX REBATE-87A	12 LACS
50,000	STANDARD DEDUCTION	75,000
	INCOME TAX RATE	
UP TO 5LACS- 5%		UPTO 4 LACS-NIL
5- 10 LACS- 20%		4-8 LACS- 5%
ABOVE 10-30%		8-12 LACS- 10%
		12-16 LACS-15%
		16-20 LACS- 20%
		20-24 LACS-25%
		ABOVE-24 LACS-30%

4. CONTACT DETAILS OF THE INCOME TAX DEPARTMENT FOR HELP:

- **Income Tax Helpline (Toll Free):**
 - 1800-103-0025 / 1800-419-0025
- **PAN / TAN related queries:** 020-27218080
- **E-Filing Portal Helpdesk (Email):** efilingwebmanager@incometax.gov.in
- **Refund Queries (CPC Bangalore):** 1800-425-2229 / 080-46605200
- **Grievances:** <https://www.incometax.gov.in> → *Grievances* section

5. HOW TO RAISE A GRIEVANCE TO THE INCOME TAX DEPARTMENT:

Senior citizens may encounter issues such as incorrect tax deductions, delayed refunds, or errors in their Form 26AS. The following grievance redressal mechanisms

Senior citizens may encounter issues such as incorrect tax deductions, delayed refunds, or errors in their Form 26AS. The following grievance redressal mechanisms are available:

1. Income Tax Portal → Log in with password→grievances

2. Aayakar Sampark Kendra (ASK):

- Visit the nearest ASK centre available at Income Tax offices for personal assistance.

3. Centralised Processing Centre (CPC), Bengaluru:

- Handles refunds, ITR processing, and rectifications.
- Contact: 1800-425-2229 / 080-46605200

4. Email Support:

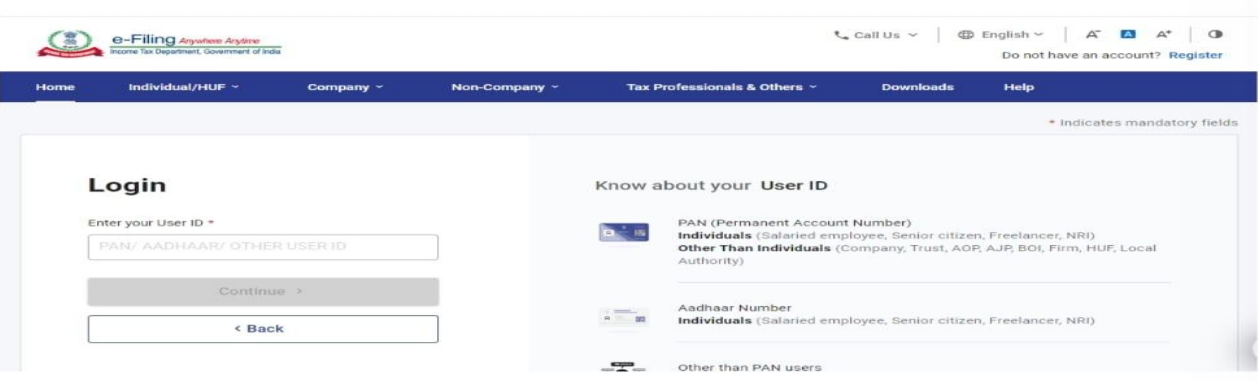
- For portal issues: efilinghelpdesk@incometax.gov.in
- For refunds: refunds@incometaxindia.gov.in

5. Samadhan Seva / Camp by SBI & Income Tax Dept.:

- Pensioners can attend grievance redressal camps held periodically for resolving tax-related issues.

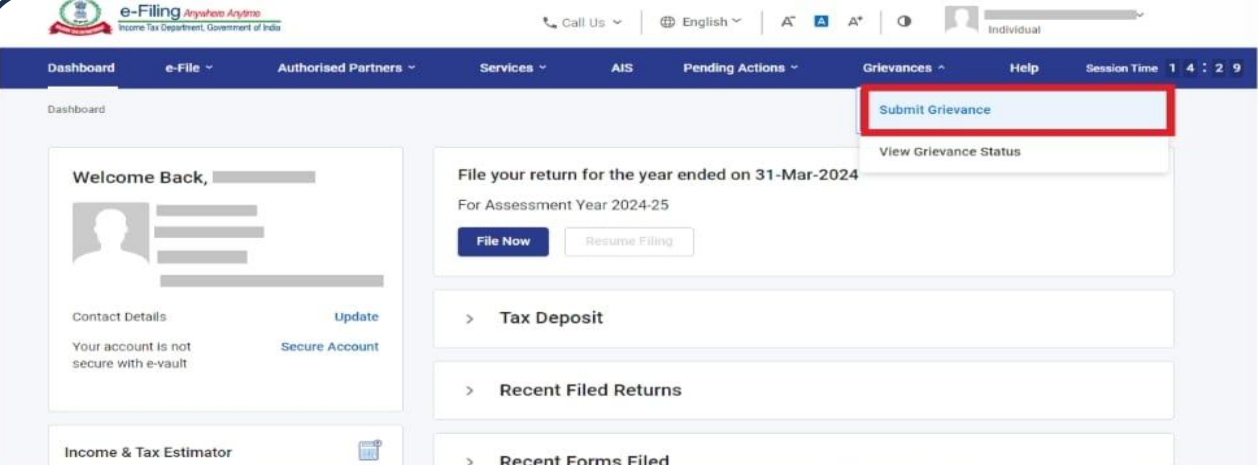
Raising a grievance in the Income Tax portal:

Step 1 – Visit the **e-filing portal** of the Income Tax Department and log in to your account.



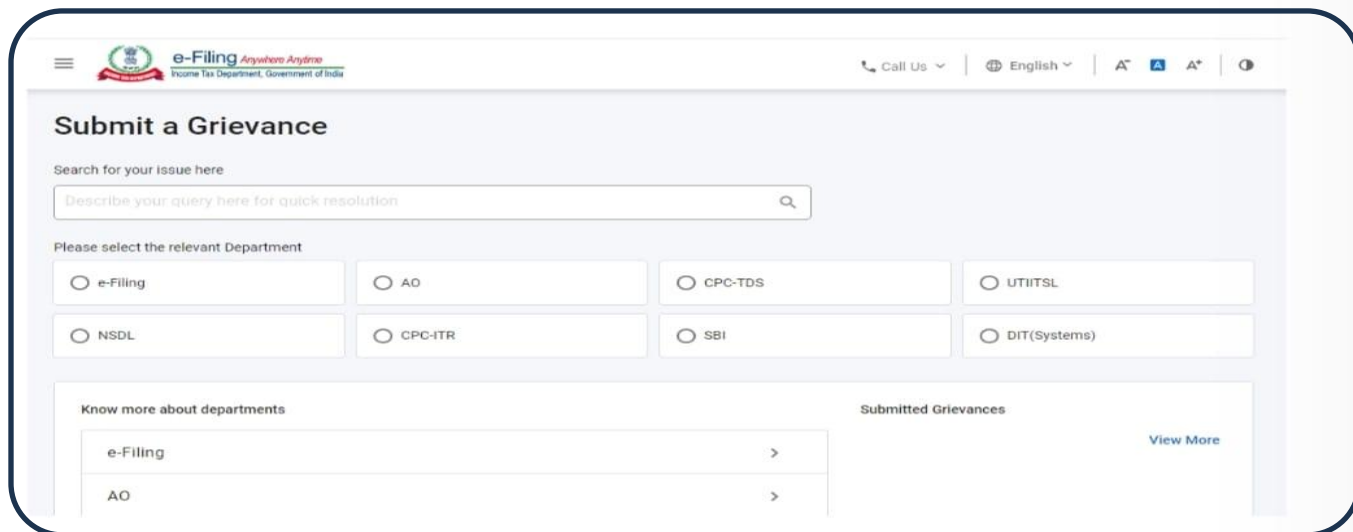
The screenshot shows the e-filing portal's login page. At the top, there is a header with the e-filing logo, language options (English), and a 'Call Us' button. Below the header is a navigation bar with links for Home, Individual/HUF, Company, Non-Company, Tax Professionals & Others, Downloads, and Help. The main content area is divided into two sections. On the left, the 'Login' section prompts the user to 'Enter your User ID' with a text input field and buttons for 'Continue' and '< Back'. On the right, the 'Know about your User ID' section provides information about PAN (Permanent Account Number) and Aadhaar Number, with links for 'Individuals' and 'Other Than Individuals'.

Step 2 – Navigate to the grievances tab and select the 'Submit Grievance' option.



The screenshot shows the e-filing portal's dashboard. The top navigation bar includes links for Dashboard, e-File, Authorised Partners, Services, AIS, Pending Actions, Grievances, and Help. The 'Grievances' link is highlighted with a red box, and a dropdown menu is visible with the 'Submit Grievance' option also highlighted. The dashboard content area includes a 'Welcome Back' message, a 'File your return for the year ended on 31-Mar-2024' section with 'File Now' and 'Resume Filing' buttons, and a list of recent actions: 'Tax Deposit', 'Recent Filed Returns', and 'Recent Forms Filed'. The session time is displayed as 1:4:29.

Step 3 – Select the type of grievance and enter the details



The screenshot shows the 'Submit a Grievance' page on the e-Filing portal. At the top, there is a header with the e-Filing logo, 'Anywhere Anytime' tagline, and 'Income Tax Department, Government of India'. Navigation links for 'Call Us', 'English', and font size adjustments are also present. The main heading is 'Submit a Grievance'. Below it, there is a search bar with the placeholder text 'Search for your issue here' and 'Describe your query here for quick resolution'. A section titled 'Please select the relevant Department' contains eight radio button options: e-Filing, AO, CPC-TDS, UTIITSL, NSDL, CPC-ITR, SBI, and DIT(Systems). At the bottom, there are two sections: 'Know more about departments' with links for e-Filing and AO, and 'Submitted Grievances' with a 'View More' link.

Once your grievance is updated, you will see a success message and a transaction ID. Moreover, you will also receive an email on your registered e-mail ID.

6. Tips for Pensioners for Filing Income Tax Return

- Always check **Form 16A and 16B (issued by SBI)** with **Form 26AS / AIS of TRACES** before filing of return

- Ensure the correct PAN is linked with your pension account to avoid excess TDS.
- If there is a perquisite value, obtain Form 12 BA from the Disbursing Authority.
- File returns within the due date (generally **31st July**) to avoid penalties.
- Keep copies of ITR, Form 16, and acknowledgement safely for future reference.

By staying updated on tax rules and using the grievance redressal mechanisms, senior citizens can avoid undue stress and ensure smooth management of their tax matters. Timely filing, proper planning, and awareness of benefits can greatly reduce the tax burden for pensioners.

THE LAST JOURNEY

SBI-TRIBUTE

Death, though inevitable, leaves behind a silence that echoes in the hearts of those who remain. As life bids farewell to a dedicated retiree, the journey doesn't end—it is honoured. "SBI-Tribute," a compassionate initiative by the bank, offers financial solace to the bereaved family, paying last respect not just in words, but in meaningful support. It is a gesture of gratitude, a final homage to a valued life lived in service. In letting go, we find dignity; in remembering, we find peace. This chapter illuminates a new tradition of care that transcends tenure—where respect continues even after farewell.

'SBI TRIBUTE' SCHEME

(Cir.No. CDO/PER&HRD-PPFG/18/2025-2026 DT 23.07.2025)

The 'SBI TRIBUTE' scheme is a compassionate initiative by SBI to provide immediate and dignified financial and emotional support to the families of deceased retirees/pensioners. It mirrors the Bank's existing support to serving staff under the 'ATOOT' scheme and reflects SBI's enduring commitment to care for its workforce even after retirement.

SCOPE & ELIGIBILITY

The scheme applies to:

All SBI pensioners who have retired (superannuated) or taken Voluntary Retirement (VRS) and are drawing a pension from the Bank.

Employees under NPS/PF optees (e-ABS) who:

Completed 10 years of qualifying service and attained the age of superannuation (60 years), or

Took VRS after completing 20 years of qualifying service.

Note: The scheme does not apply to the family pensioners (spouses or dependents).

BENEFITS UNDER THE SCHEME

A one-time lump sum amount of ₹30,000 is to be paid to the family/next of kin (NOK) of the deceased pensioner.

The amount is to be paid within 72 hours of receiving the death intimation.

The payment serves as a gesture of gratitude and immediate relief during the time of grief.

PAYMENT PROCESS

Nodal Branch Identification:

Normally: Pension paying/home branch of the retiree.

If death occurs away from residence, the Nearest SBI branch becomes the Nodal Branch.

Documents Required:

Provisional Death Certificate from the hospital/doctor.

Pensioner/Retiree ID card or Mediclaim policy card.

ID proof of family pensioner or NOK.

Mode of Payment:

Through the joint account with the family pensioner, if available, or

Banker's Cheque/Demand Draft to NOK.

CONDOLENCE VISITS & LETTERS

A personal condolence visit is to be made by:

Branch Head or HR Manager or Senior Bank Officials, along with a representative of the Pensioners' Association.

A condolence letter, preferably in the regional language, should be presented to the bereaved family.

OTHER SUPPORT TO FAMILIES

The Pension Paying Branch must assist the family compassionately in the following areas:

Applying for:

- Cessation of original pension

- Help the eligible members to process the family pension proposal and submit the required paperwork through the HRMS portal. (Detailed procedure discussed below)

- Continuation of Retired Employees' Medical Benefits Scheme (REMBS) & Health Assist scheme.

- Closure of Home Loan accounts. (As all IHL accounts are covered by insurance, the premium of which is borne by the Bank)

- Handling of locker formalities

-Changes in account types in Pension a/c (Conversion from joint to single).

Any other pensioner-related support.

"PROJECT SBI CARES – AUTOMATION OF FAMILY PENSION PROPOSAL IN HRMS"

The document outlines the automation of family pension processing in State Bank of India's HRMS (Human Resource Management System) as part of Project SBI CARES Phase-II. Traditionally, family pension applications were submitted manually at the branch and forwarded to the PPG Department at the Local Head Office (LHO). This manual process caused delays.

To streamline and expedite the process, a digital functionality has been introduced in the HRMS portal under the PF/Pension/Gratuity tile. Now, all new family pension applications will be processed online, resulting in faster and hassle-free pension disbursement to the families of deceased retirees.

Three-Stage Process Flow (Annexure-I):

1. Application by Branch Maker:
 - Access via Employee Self Service → Apply Family Pension.
 - Validate PF Index, enter beneficiary details, upload documents, and submit.
2. Approval by Branch Manager (Level 1):
 - Manager reviews and either approves or rejects the application.
3. Final Approval at LHO PPG (Level 2):

- Authorized officer at LHO verifies and updates SAP, then approves/rejects.
- Notifications are sent to all stakeholders.

The new process is effective from the date of the circular, with the AGM (PPG) at LHO as the nodal officer for support.

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

The following documents, duly filled in, have to be submitted to the Pension Paying branch for payment of the Family pension. The pension paying branch will scan the documents and upload these forms to the HRMS portal.

1. Application form for family pension duly filled in and affixed with a recent passport-size photograph of the family pensioner, duly attested by the Branch Manager.
2. Photocopy of the death certificate of the deceased pensioner.
3. Photocopy of KYC documents of the family pensioner. (Aadhar Card and PAN)
4. Life Certificate of the family pensioner. (Specimen copy)
5. Copy of Previous Pension records if any.

6. Birth proof of the family pensioner (if the pension is to be paid to children of the deceased Ex-employee/ pensioner).

(The above documents are to be verified by the Branch Manager.)

7. Copy of original PPO/Revised PPA sanctioned by Appropriate Authority.
8. Copy of the Bank Pass Book where the Family Pension is to be credited.
9. Indemnity duly executed by the Family pensioner. (Specimen copy)

APPLICATION FOR FAMILY PENSION

1. Name of the deceased pensioner:
2. PF Index No.
3. Date of death:
(Copy of death certificate duly verified by the BM to be enclosed)

**Photograph
duly verified
by Branch
Manager**

4. Name of the family pensioner:
5. Date of birth of family pensioner:
6. Relationship with the deceased pensioner:
7. Savings Bank account No. of the family pensioner:
8. Name of the paying Branch:
9. Family pension claimed with effect from (date):
10. Undertaking:
 - I) I declare that I have not taken any employment in any capacity.
 - II) I hereby declare that I have not remarried and I undertake to report such an event promptly to the bank.
 - III) I hereby declare that I am not drawing a family pension from any organisation, including the defence.

Date:

Signature of family pensioner

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

Date:

AGM/ Chief/Branch Manager

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

STATE BANK OF INDIA
BRANCH CODE & NAME:
S B I EMPLOYEES' PENSION FUND
DECLARATION-CUM-LIFE CERTIFICATE (FAMILY PENSIONER)

WIFE

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

ELDEST SON

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

ELDEST DAUGHTER

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

Signature/LTI of Wife/
Eldest son/eldest daughter

Date:

*Delete whichever not applicable.

Signed in my presence
Branch Manager/Gazetted Officer

(Office Seal)

FOR WIFE/ELDEST SON/ELDEST DAUGHTER

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

Signature/LTI of Wife/Eldest Son/Eldest Daughter

Date:

FOR LEGAL GUARDIAN

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

Signature/LTI of the legal guardian of

Eldest Son/Daughter of the deceased

Employee/pensioner

Signed in my presence

Branch Manager/Gazetted Officer

LETTER OF INDEMNITY

(Bank Pensioner)

The Branch Manager,

State Bank of India,Branch

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

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

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

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

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

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

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

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

WITNESS

(SIGNATURE)

BRANCH MANAGER

PF INDEX NO. :

_____ Branch

DIGITAL WORLD

In an age of rapid digital transformation, senior citizens stand at the threshold of empowerment. Embracing mobile phones and internet banking opens doors to seamless communication, instant financial access, and greater independence. These tools foster connection with loved ones, simplify daily tasks, and enhance safety through emergency alerts. Yet, caution is vital—protecting personal data, recognising scams, and seeking trusted guidance ensures safe usage. With patience and support, technology becomes not a challenge, but a bridge to a more engaged, confident, and connected golden chapter of life.

Smartphone Use for Senior Citizens

Smartphones have become a powerful tool in the hands of senior citizens, enabling them to manage their finances, stay connected with family and friends, and access essential services. With a little guidance and awareness, they can use these devices safely and confidently.

1. Mobile Banking

Mobile banking apps provided by banks such as SBI YONO allow seniors to check account balances, transfer money, pay bills, and even invest without visiting the bank branch. By registering their mobile number with the bank and downloading the official application from the Google Play Store or Apple App Store, they can log in using a secure PIN or fingerprint. It is important to use only official apps, avoid sharing OTPs (One-Time Passwords), and log out after every session. This reduces the need to stand in queues and makes banking accessible from home.

2. WhatsApp and Social Connectivity

WhatsApp is one of the simplest tools for seniors to stay in touch with their children, relatives, and friends. It allows free voice and video calls, sharing of messages, photos, and even location details. WhatsApp also provides group facilities where family updates can be shared. Seniors should, however, be cautious and not forward unverified information or click on unknown links received in messages. Regular use of WhatsApp helps overcome loneliness and strengthens social bonds.

3. Other Useful Applications

Smartphones offer several applications that improve daily life:

- **UPI Payment Apps (BHIM, Google Pay, PhonePe):** Easy for making cashless payments at shops or to family.

- **Health Apps (Practo, Aarogya Setu, Apollo):** Useful for booking doctor appointments, checking health reports, and ordering medicines.
- **Online Shopping (Amazon, Flipkart, BigBasket):** Seniors can order groceries, medicines, and household needs directly at their doorstep.
- **Government Service Apps (DigiLocker, UMANG):** Provide easy access to pension slips, Aadhaar, PAN, and other certificates without visiting offices.

4. Phone Settings for Safe Use

- **Screen Display:** Increase font size, brightness, and enable “easy mode” if available, for better visibility.
- **Security Settings:** Always use a screen lock (PIN, fingerprint, or face unlock). Enable two-factor authentication for apps like WhatsApp and banking.
- **Automatic Updates:** Keep the phone and applications updated to protect against cyber threats.
- **Backups:** Enable Google Drive or iCloud backups to avoid loss of contacts or photos.
- **Data Management:** Use Wi-Fi where possible to reduce mobile data charges.

Safe WhatsApp Settings for Seniors

WhatsApp is a very useful tool for communication, but seniors should set it up carefully to protect their privacy and avoid misuse. Below are the important settings and steps:

1. Two-Step Verification

- Go to **Settings** → **Account** → **Two-step verification** → **Enable**.
- Set a **6-digit PIN** that will be asked whenever WhatsApp is set up on a new phone.
- Add an email address for recovery.

This prevents anyone else from misusing WhatsApp if the phone is lost or stolen.

2. Privacy Settings

- **Profile Photo:** Keep it visible to **Contacts Only**, not "Everyone".
(Settings → Privacy → Profile photo → My Contacts)
- **Last Seen & Online Status:** Change to **My Contacts** or **Nobody** for privacy.
- **Status Updates:** Share only with trusted family/friends (My Contacts or selected contacts).

- **Groups:** Restrict who can add you to groups. (Settings → Privacy → Groups → My Contacts / My Contacts Except).

(This avoids strangers from misusing personal photos or adding seniors to unwanted groups).

3. Message Security

- WhatsApp messages are **end-to-end encrypted**, which means only sender and receiver can read them.
- If an unknown number sends a suspicious message or link, use **Block & Report**. (Tap on the chat → More options → Block).
- Avoid clicking on unknown links, even if they appear to come from friends.

4. Safe Calling & Video Chat

- Use only WhatsApp voice and video calls with family and trusted contacts.
- If a stranger calls, do not answer — block the number.

5. Storage & Backup

- Go to **Settings** → **Chats** → **Chat Backup** and link WhatsApp to Google Drive/iCloud for automatic backup.
- This ensures chats and photos are not lost if the phone is reset.

6. General Cautions

- Do not forward unverified news, lottery messages, or bank links.
- Never share personal documents (like Aadhaar, PAN, or bank details) on WhatsApp unless necessary, and only with trusted people.
- Lock WhatsApp with **App Lock** (Settings → Privacy → Fingerprint lock) for extra safety.

Tip for Seniors: It's best to keep WhatsApp settings at the "Contacts Only" level. That way, only saved and trusted people can see profile details, last seen, or add them to groups.

Phone Settings for Safe Mobile Banking

Using mobile banking apps like **YONO SBI**, makes life easier for senior citizens. However, safety depends largely on proper phone settings. The following adjustments help ensure secure and smooth use of banking apps:

1. Screen Lock Protection

- Always keep a **PIN, pattern, fingerprint, or face unlock** enabled.
- This prevents unauthorized persons from opening the banking app if the phone is lost or stolen.
- Avoid using simple codes like 1234 or your birth date.

2. App Permissions

- Allow banking apps only the permissions they need (for SMS to read OTPs, or for notifications).
- Do not grant unnecessary permissions like access to contacts, camera, or location unless required by the app.
- Check this in **Settings** → **Apps** → **[YONO SBI]** → **Permissions**.

3. Automatic Updates

- Enable **auto-update** for apps and the phone's operating system.
- This ensures you always have the latest security features.
- Go to **Play Store/App Store** → **Settings** → **Auto-update apps**.

4. Secure Internet Connection

- Use **home Wi-Fi** or mobile data for banking, not public Wi-Fi (airports, cafes, stations).
- Public Wi-Fi is unsafe and can expose banking details.
- Seniors should be taught to switch off Wi-Fi when outside and use mobile data instead.

5. Notifications and Alerts

- Enable **SMS and app notifications** for all transactions.
- This helps in monitoring every debit/credit instantly.
- Go to **Settings** → **Notifications** → **Allow for YONO SBI Apps**.

6. Avoid Storing Passwords

- Do not save banking app passwords or MPINs in Notes or Messages.
- Instead, memorize them or write them in a private diary kept safely at home.

7. Use Biometric Login (if available)

- Many apps allow **fingerprint login** instead of typing passwords.
- This is safer and easier for seniors as they don't have to remember complex passwords.

8. Backup and Recovery

- Link the phone to a **Google account (Android)** or **Apple ID (iPhone)**.
- This helps recover apps and data if the phone is lost or reset.

9. Install Only Official Apps

- Download banking apps only from **Google Play Store** or **Apple App Store**.
- Avoid apps downloaded from unknown websites or links sent via SMS/WhatsApp.

10. Regular Phone Check

- Clear cache and temporary files from phone settings to keep the app running smoothly.
- Restart the phone once a week for better performance.

IMPORTANT RULE FOR SENIORS: Never share **PIN, password, or OTP** with anyone — not even bank staff. The bank never asks for such details on phone or SMS.

In conclusion, smartphones are a blessing for senior citizens when used wisely. With mobile banking, WhatsApp, and other useful apps, they can enjoy independence, convenience, and safety. By adjusting phone settings for comfort and following simple digital precautions, seniors can make the most of technology while staying protected.

WHATSAPP BANKING WITH SBI:

Now you can avail yourself of the following services by enrolling for WhatsApp Banking in SBI.

You do not have to visit a branch to avail this facility. You can do it from the comfort of your home.

Services Offered via WhatsApp Banking:

1. Get Balance (with extra features for sole proprietors)
2. Mini Statement (up to 10 transactions)
3. Account Statement (up to 250 transactions)
4. Other Statements (e.g., home loan/education loan interest certificates)
5. Pension Slip Service
6. Loan Product Info (home, car, gold, personal, educational loans – FAQs & interest rates)
7. Deposit Product Info (savings, recurring, term deposits – features & interest rates)
8. NRI Services (NRE/NRO accounts – features & interest rates)
9. Insta Account Opening (features, eligibility, requirements, FAQs)
10. Contact/Grievance Redressal Helplines
11. Pre-approved Loans (car, personal, two-wheeler)
12. Digital Banking Info
13. Promotional Offers

14. Download Banking Forms

15. Holiday Calendar

16. Debit Card Usage Info

17. Lost/Stolen Card Info

18. ATM/Branch Locator

How to Register & Use the Service:

Option 1: Send “Hi” from your WhatsApp to +919022690226 and follow the chatbot instructions.

Option 2: Send an SMS in this format:

WAREG <Account Number> to +917208933148 from your registered mobile number.

Post Registration Steps:

You’ll receive a WhatsApp confirmation on successful registration.

Then, send “Hi” again to +919022690226 to start using the services.

MISCELLANEOUS FORMS

IBI/SBI PENSION LIFE CERTIFICATE

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

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

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

Signature of the Pensioner

Branch Manager/Gazetted Officer with seal

Date:

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

ACKNOWLEDGEMENT

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

Received from _____ his Life Certificate on _____

Date:

Branch:

Signature of the Officer receiving

Code:

life Certificate.

Seal of the Branch

MUTUAL WELFARE SCHEME FOR RETIRED EMPLOYEES

CLAIM FORM FOR REIMBURSEMENT OF HOSPITALIZATION/DOMICILIARY EXPENSES

L.F.

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

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

Place:

Date:

Signature of the Retired Employee

(FOR BRANCH MANAGER'S USE)

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

AGM/Chief/Branch Manager

(FOR BANK'S MEDICAL OFFICER)

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

Bank's Medical Officer

(FOR OFFICE USE ONLY)

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

REMARKS:

PAID BY Cheque NO:

ANNEXURE-IX

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

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

Place:

(Signature)

Date:

Name of the beneficiary:

Full Address:

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

Place:

Date:

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

LIFE CERTIFICATE

ANNEXURE-X

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

Place:

Date:

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

ANNEXURE-XI

NON-EMPLOYMENT CERTIFICATE

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

Place:

Date:

(Signature)

Name of the member beneficiary
with full address.

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

Place:

Date:

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

Ticket No.(For Office Use)**APPLICATION BY RETIRED EMPLOYEES/FAMILY PENSIONERS FOR ASSISTANCE
IN MEETING MEDICAL EXPENSES IN RESPECT OF IDENTIFIED CRITICAL
DISEASES**

Sr.No	Employee Details/Particulars	Description
1.	Name of the Retired Employee/ Family Pensioner	
2.	Name of the Retired Employee (In case of Family Pensioner)	
3.	P.F. No:	
4.	Address and Mobile No:	
5.	Grade in which the employee retired	
6.	Name & Code of Pension Paying Branch	
7.	Account No.	
8.	Name of the Family member hospitalized/ undergoing treatment & relationship with the retired employee	
9.	Particulars of treatment a) Name of the Disease b) period of Hospitalisation /treatment	
10	Total Expenses incurred	
11.	Insurance Cover available, if any a) Policy No. b) Amount	

I certify that the above particulars are true to the best of my knowledge.**Signature of the Retired Employee/ Family Pensioner**

Recommendation:

We have scrutinized the application and recommended it for Corporate Centre consideration.

Place:**Date:****Deputy General Manager (B&O)****Stamp & Seal****For Calculation at Corporate Centre**

Sr. No	Particulars	Details
1.	Total Expenses	
2.	Amount payable under Medical Scheme/Insurance Policy, if any	
3.	a) Amount (1 minus 2) b) 50% of the amount i.e. 3 (a) c) Admissible Assistance (Maximum Rs. 5.00 lacs)	
4.	a) Amount (Item 1 minus Rs. 3.00 lacs) b) 50% of the above amount i.e. 4 (a) c) Admissible Assistance (Maximum Rs.5.00 lacs)	

Approved an amount of Rs. _____ / Declined (with reason)

General Manager (OL & CS)**DGM (PM & PPG)****Chief Medical Officer****(Committee Members)****Date:**

AWARD STAFF SALARY STRUCTURE ON DIFFERENT B. S.

Stages	CLERICAL BASIC PAY						SUBSTAFF BASIC PAY					
	8TH	9TH	9TH	10TH	11TH	12TH	8TH	9TH	9TH	10TH	11TH	12TH
	01/11/02 TO 31/10/07	01/11/07 TO 30/04/10	01/05/10 TO 31/10/12	01/11/12 TO 31/10/17	01/11/2017 TO 31/10/2022	01/11/2022 TO 31/10/2027	01/11/02 TO 31/10/07	01/11/07 TO 30/04/10	01/05/10 TO 31/10/12	01/11/12 TO 31/10/17	01/11/2017 TO 31/10/2022	01/11/2022 TO 31/10/2027
1	4410	6200	7200	11765	17900	24050	4060	5500	5850	9560	14500	19500
2	4625	6600	7600	12420	18900	25390	4165	5700	6050	9885	15000	20165
3	4840	7000	8000	13075	19900	26730	4270	5900	6250	10210	15500	20830
4	5055	7400	8400	13730	20900	28070	4385	6100	6450	10535	16000	21495
5	5390	7900	8900	14545	22130	29720	4500	6300	6650	10860	16500	22160
6	5725	8400	9400	15360	23360	31370	4635	6550	6900	11270	17115	22990
7	6060	8900	9900	16175	24590	33020	4770	6800	7150	11680	17730	23820
8	6530	9500	10500	17155	26080	35020	4935	7050	7400	12090	18345	24650
9	7000	10100	11100	18135	27570	37020	5100	7300	7650	12500	18960	25480
10	7470	10700	11700	19115	29060	39020	5265	7550	7900	12910	19575	26310
11	7940	11300	12300	20095	30550	41020	5460	7850	8200	13400	20315	27300
12	8440	12000	13000	21240	32280	43360	5655	8150	8500	13890	21055	28290
13	8940	12700	13700	22385	34010	45700	5850	8450	8800	14380	21795	29280
14	9440	13400	14400	23530	35740	48040	6045	8750	9100	14870	22535	30270
15	10000	14100	15100	24675	37470	50380	6280	9100	9450	15440	23405	31440
16	10560	14800	15800	25820	39200	52720	6515	9450	9800	16010	24275	32610
17	11120	15500	16500	26965	40930	55060	6750	9800	10150	16580	25145	33780
18	11680	16200	17200	28110	42660	57400	7020	10200	10550	17235	26145	35125
19	12650	17500	18500	30230	45930	61800	7290	10600	10950	17890	27145	36470
20	13210	18300	19300	31540	47920	64480	7560	11000	11350	18545	28145	37815
+1	13770	19100	20100	32850	49910	67160	7830	11400	11750	19200	29145	39160
+2	14330	19900	20900	34160	51900	69840	8100	11800	12150	19855	30145	40505
+3	14890	20700	21700	35470	53890	72520	8370	12200	12550	20510	31145	41850
+4	15450	21500	22500	36780	55880	75200	8640	12600	12950	21165	32145	43195
+5	16010	22300	23300	38090	57870	77880	8910	13000	13350	21820	33145	44540
+6	16570	23100	24100	39400	59860	80560	9180	13400	13750	22475	34145	45885
+7		23900	24900	40710	61850	83240		13800	14150	23130	35145	47230
+8				42020	63840	85920				23785	36145	48575
+9					65830	88600					37145	49920
						91280						51265
						93960						52610

RATE OF PQP

A:GRADUATION	8TH	9TH	10TH	11TH	12TH
(a) On completion of 1 year	200	275	450	700	820
(b) On completion of 2 years	400	550	900	1400	1640
B: PROFESSIONAL QUALIFICATION:					
(i) Part-I of CAIIB/jaiib after 1 year	200	275	450	700	820
(ii) Part-II of CAIIB					
(a) After 1 year	200	275	450	700	820
(b) After 2 years	400	550	900	1400	1640
(c) After 3 years	600	825	1350	2100	2460
C.GRADUATION & PROFESSIONAL QUALIFICATION:					
(I) Graduation and/or NDC and Part-I of CAIIB					
(a) After 1 year	200	275	450	700	820
(b) After 2 years	400	550	900	1400	1640
(c) After 3 years	600	825	1350	2100	2460
(ii) Graduation and/or NDC and Both parts of CAIIB					
(a) After 1 year	200	275	450	700	820
(b) After 2 years	400	550	900	1400	1640
(c) After 3 years	600	825	1350	2100	2460
(d) After 4 years	795	1090	1800	2800	3280
(e) After 5 years	995	1365	2250	3500	4100

BASIC PAY OF OFFICERS FROM OJM TO SMGS-IV																				
GD	OJM					MMGS-II					MMGS-III					SMGS-IV				
B.S	8TH	9TH	10TH	11TH	12TH	8TH	9TH	10TH	11TH	12TH	8TH	9TH	10TH	11TH	12TH	8TH	9TH	10TH	11TH	12TH
	BASIC	BASIC	BASIC	BASIC		BASIC	BASIC	BASIC	BASIC		BASIC	BASIC	BASIC	BASIC		BASIC	BASIC	BASIC	BASIC	
Period	01/11/ 02 TO 31/10/ 07	FROM 01/11/ 07 TO 31/10/ 12	01/11/ 12 TO 2017 TO 31/10/ 17	01/11/ 2017 TO 31/10/ 2022	01/11/20 22 TO 31/10/20 27	1/11/0 2 TO 31/10/ 2007	FROM 1/11/0 7 TO 31/10/ 2012	1/11/1 2 TO 31/10/ 2017	01/11/ 2017 TO 31/10/ 2022	01/11/2 022 TO 31/10/2 027	01/11/ 02 TO 31/10/ 07	FROM 01/11/ 12 TO 2017 TO 31/10/ 17	01/11/ 2017 TO 31/10/ 2022	01/11/ 2022 TO 31/10/2 027	01/11/ 02 TO 31/10/ 07	FROM 01/11/ 12 TO 2017 TO 31/10/ 17	01/11/ 2017 TO 31/10/ 2022	01/11/ 2017 TO 31/10/ 2022	01/11/ 2017 TO 31/10/ 2022	01/11/2 022 TO 31/10/2 027
STG	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY	PAY
1	10000	14500	23700	36000	48480	13820	19400	31705	48170	64820	18240	25700	42020	63840	85920	20480	30600	50030	76010	102300
2	10470	15100	24680	37490	50480	14320	20100	32850	49910	67160	18800	26500	43330	65830	88600	21040	31500	51490	78230	105280
3	10940	15700	25660	38980	52480	14880	20900	34160	51900	69840	19360	27300	44640	67820	91280	21660	32400	52950	80450	108260
4	11410	16300	26640	40470	54480	15440	21700	35470	53890	72520	19920	28100	45950	69810	93960	22280	33300	54410	82670	111240
5	11880	16900	27620	41960	56480	16000	22500	36780	55880	75200	20480	28900	47260	71800	96640	22900	34200	55870	84890	114220
6	12350	17500	28600	43450	58480	16560	23300	38090	57870	77880	21040	29700	48570	73790	99320	23520	35200	57520	87390	117580
7	12820	18100	29580	44940	60480	17120	24100	39400	59860	80560	21660	30600	50030	76010	102300	24140	36200	59170	89890	120940
8	13320	18700	30560	46430	62480	17680	24900	40710	61850	83240	22280	31500	51490	78230	105280	+1	60820	92390	124300	
9	13820	19400	31705	48170	64820	18240	25700	42020	63840	85920	22900	32400	52950	80450	108260	+2		95120	127980	
10	14320	20100	32850	49910	67160	18800	26500	43330	65830	88600	23520	33300	54410	82670	111240					131980
11	14880	20900	34160	51900	69840	19360	27300	44640	67820	91280	0	34200	55870	84890	114220					135980
12	15440	21700	35470	53890	72520	19920	28100	45950	69810	93960	0	35100	57330	87110	117200					139980
13	16000	22500	36780	55880	75200	20480	28900	47260	71800	96640	0	0	58790	89330	120560					
14	16560	23300	38090	57870	77880	21040	29700	48570	73790	99320			0	92110	123920					
15	17120	24100	39400	59860	80560	21660	30600	50030	76010	102300					127600					
16	17680	24900	40710	61850	83240	22280	31500	51490	78230	105280					131280					
17	18240	25700	42020	63840	85920	22900	32400	52950	80450	108260										
18	18800	26500	43330	65830	88600	0	33300	54410	82670	111240										
19	19360	27300	44640	67820	91280	0	34200	55870	84890	114220										
20	19920	28100	45950	69810	93960	0	0	57330	87110	117200										
+1	20480	28900	47260	71800	96640			0	89330	120180										
+2	21040	29700	48570	73790	99320					123540										
+2	0	30600	50030	76010	102300					126900										
+4	0	31500	51490	78230	105280															
+5			0	80450	108260															
+6					111240															
7					114220															

FPP AMOUNT (Increment Component)

01/11/1993	340	380	420		
01/11/2004	560	620	680	1000	1000
01/11/2007	800	900	1000	1000	1200
01/11/2012	1310	1460	1650	1800	1960
1/11/2017	1990	2220	2500	2730	2970
1/11/2022	2680	2980	3360	3680	4340

PQP AMOUNT

	7TH	8TH	9TH	10TH	11TH	12TH
CAIB PART-I	135	300	410	670	1020	1370
CAIB PART-II	360	750	1030	1680	2550	3425

PEACE, HAPPINESS & CONTENTMENT

A LIFE OF PEACE, HAPPINESS, AND CONTENTMENT IN THE GOLDEN YEARS

Retirement is not just the closing of a career; it is the opening of a new chapter in life. For pensioners, this stage is a gift of time—a period when responsibilities of profession are over, children are mostly settled, and there is finally room to look within, cultivate inner peace, and lead a life free from unnecessary stress. However, many carry emotional burdens, regrets, or memories of past incidents that disturb their tranquillity. It is important to remember that true happiness in the later years lies not in looking back with remorse, but in living each day with peace, gratitude, and contentment.

Letting Go of the Past

Human life is a journey filled with successes and failures, joys and sorrows. It is natural to recall the mistakes or missed opportunities of earlier years, but dwelling on them serves no purpose. One cannot rewrite the past; however, one can shape the present. Acceptance is the key. Accepting that everything happened as it was destined helps in freeing the mind from self-blame and regret.

Instead of asking, “What if?” it is wiser to affirm, “What is, is best.” Such an attitude not only heals the wounds of memory but also prepares one to live peacefully in the present. The wisdom of age should guide us to focus more on the present moment and the blessings we still enjoy.

The Art of Forgiveness

Remorse often comes from broken relationships or unresolved conflicts. Holding onto anger or hurt does more damage to the self than to others. Forgiveness, therefore, is not a favor to someone else but a gift to oneself. By forgiving those who may have caused pain—and forgiving ourselves for our own shortcomings—we lighten the burden of the heart.

This does not mean forgetting everything, but rather choosing not to allow the past to dominate the present. A forgiving heart is always at peace, and peace is the true foundation of happiness in the golden years.

Nurturing Mental Peace

Mental peace does not come automatically with retirement; it needs conscious effort.

Some practical ways to nurture peace include:

1. Meditation and Prayer – A few minutes of silence, deep breathing, or chanting helps calm the restless mind. Spiritual practices, regardless of religion, bring inner balance.
2. Reading and Reflection – Engaging with good literature, scriptures, or uplifting stories inspires positivity.
3. Gratitude Practice – Each morning or evening, listing a few things to be thankful for fills the heart with joy.
4. Simple Living – Minimising desires and avoiding unnecessary comparisons brings harmony. A modest lifestyle often brings more peace than running after material possessions.

Relationships and Companionship

In the later years of life, relationships are real treasures. Friends, siblings, neighbours, and community groups give emotional support and joy. Spending time with grandchildren or guiding the younger generation provides a sense of purpose.

Maintaining cordial relations, sharing experiences, and giving advice when asked enriches one's own life as well as others.

It is equally important to avoid conflicts and arguments, especially over trivial matters. Peace is more valuable than proving one's point. A kind word, a smile, and a helping hand go a long way in maintaining harmony.

Living with Health and Balance

Happiness is incomplete without health. While ageing naturally brings physical limitations, much can be achieved through discipline:

Regular light exercise, such as walking or yoga.

Balanced meals, avoiding excess sugar, salt, and fried food.

Adequate sleep and relaxation.

Regular health check-ups and timely medication.

Equally vital is mental health. Engaging in hobbies such as gardening, music, puzzles, or social service keeps the mind active and prevents loneliness.

The Power of Positive Thinking

A peaceful life is built on a positive outlook. Instead of focusing on what is lost—youth, career, or certain abilities—it is better to focus on what remains: wisdom, family bonds,

free time, and opportunities to serve society. Optimism strengthens resilience and makes life meaningful even in the face of challenges.

Spiritual Dimension of Happiness

Beyond material comforts, spiritual awareness gives the deepest sense of peace. At this stage of life, many naturally turn inward to reflect on the higher purpose of existence. Practices like reciting sacred verses, chanting God's name, or serving others without expectation bring a sense of divine connection. This spiritual orientation gradually removes fear, particularly the fear of death, and fills life with serenity.

Living Without Remorse

Regret is a heavy chain that prevents joy. To live without remorse:

Accept imperfections as part of being human.

Remember that everyone makes mistakes, but growth comes from learning, not lamenting.

Focus on the good deeds done, the lives touched, and the love shared.

Look forward with hope rather than backwards with grief.

This approach creates mental freedom. Life becomes lighter and more enjoyable when one lets go of past burdens.

Service and Contribution

One of the best ways to remain happy is to stay useful. Service does not always mean large acts; small gestures of kindness count equally. Helping neighbours, guiding students, supporting community work, or even offering a listening ear can make life purposeful. The joy of giving is the purest form of happiness.

And to Sum up.....

The golden years of life are not meant to be lived in regret or loneliness. They are a precious opportunity to enjoy freedom, peace, and the fruits of a lifetime's experience. By letting go of past sorrows, forgiving, nurturing relationships, maintaining health, cultivating spirituality, and embracing positivity, pensioners can lead a life of deep contentment.

The message is simple: life is not about counting the remaining years but about making every remaining year count. With a peaceful heart and grateful spirit, the final chapters of life can truly be the most fulfilling ones.

As the ancient wisdom reminds us in Sanskrit:

सर्वे भवन्तु सुखिनः ।
सर्वे सन्तु निरामयाः ।
सर्वे भद्राणि पश्यन्तु ।
मा कश्चिद्दुःखभाग्भवेत् ॥
ॐ शान्तिः शान्तिः शान्तिः ॥

(May all be happy, may all be free from illness, may all see goodness, and may none suffer in life.)

This verse beautifully captures the spirit with which one should live—wishing well for oneself, for others, and for the world at large.

Thank you very much for sparing your valuable time. If you have any suggestions, please send them to me through my email Id: dasbk1990@gmail.com.

Braja Kishore Das

24.08.2025

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THANK YOU!