



STATE BANK OF INDIA OFFICERS' ASSOCIATION (Hyderabad Circle)

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SERVICE CONDITIONS AT A GLANCE (UPDATED AS ON 01ST AUGUST 2014)

(For more details you are advised to refer the Circulars issued by the Bank in this regard)

1. SALARY & ALLOWANCES-REVISED W.E.F 01.11.2007		
I. SCALES OF PAY		
JMGS I - Rs. 14500-600/7-700/2-800/7 - Rs. 25700 + 800/3 - Rs. 28100 + 2 S.I of Rs. 800/-each + 2 Addl. S.I of Rs. 900/- each		
MMGS II - Rs. 19400-700/1-800/10 - Rs. 28100 + 800/2-900/2 - Rs. 31500 + 1 S.I of Rs. 900/- + 2 Addl. S.I of Rs. 900/- each		
MMGS III - Rs. 25700-800/5-900/2 - Rs. 31500 + 2 S.I of Rs. 900/-each + 2 Addl. S.I of Rs. 900/- each		
SMGS IV - Rs. 30600-900/4-1000/2 - Rs. 36200	SMGS V - Rs. 36200-1000/2-1100/2 - Rs. 40400	S.I - Stagnation Increment
II. PQP: JAIB (PART I) - Rs. 410 p.m - one year after reaching top of scale CAIB (PART II) - Rs. 1030 p.m - Two years after reaching top of scale		
VII. FPP: who are in service on or before 01.11.1993		
Increment + D.A (Nov '07)		+ HRA @ applicable rates, when leased house facility is not availed. Superannuation benefits on increment component. Will be protected on promotion from one cadre to another cadre / scale & revised one year after reaching maximum in next scale.
800 + 58 = Rs. 858		
900 + 65 = Rs. 965		
1000 + 72 = Rs.1072		
1100 + 79 = Rs.1179		
III. D.A: For every 4 points rise / fall beyond 2836 points of CPI @ 0.15% per slab on B.P+PQP+Adj. Pay+S.I-(D.A from AUGUST 2014-102.45%)		
IV. HRA: Major 'A'-8.5%; Area I-7.5%;Others-6.5% of B.P+PQP+S.I		
V. CCA: Higher CCA-4% of B.P-Max. Rs.540; Lower CCA-@ 3%-B.P Max. Rs.375		
VI. HRR: For rent @ 1.20% of first stage of pay or standard rent which ever is lower; For furniture @ 0.25% of first stage of pay		
VIII. Mid Academic Transfer Allowance: Rs. 700 p.m (w.e.f 01.05.10)		
IX. SPECIAL BALANCING ALLOWANCE (SBA) w.e.f 01.11.2007: All officers who were in permanent service of Bank as on 31.10.2007 are eligible for "Special Balancing Allowance" @ 6.5% of the revised Basic Pay (9 th Bipartite) w.e.f 01.11.2007 (including e-SBS officers w.e.f 13.08.2008). This allowance will be paid on moving Basic Pay on or after 01.11.2007 till the period of 9 th Bipartite i.e., 31.10.2012 and will be frozen thereafter. This will not rank for DA, HRA, CCA etc., or superannuation benefits.		
X. OFFICIATING ALLOWANCE: @ 6% of B.P of officer, who officiates in higher scale and the allowance will rank as pay for provident fund only. (Minimum period 7 days continuously or an aggregate in a calendar month) When an officer is called upon to officiate in a higher grade position on regular basis, he would get the entitlements i.e., Leased Accommodation, cleansing material, casual labour, news paper and magazines, telephone bill, conveyance reimbursement & personal entertainment (but not expenses incurred on tea, coffee etc.), as per the incumbancy of the post.		XI. SPECIAL COMPENSATORY ALLOWANCE (SCA): w.e.f 01.10.2001
		Who are in service
Basic Pay (Revised)		Prior to 01.11.93
		From 02.11.93 to 23.07.2003
Up to Rs. 23300	Rs. 575	Rs. 225
Rs.24100-28100	Rs. 650	Rs. 300
Rs.28900-29700	Rs. 700	Rs. 300
Rs.30600	Rs. 850	Rs. 300
Rs.31500 & above	Rs. 1000	Rs. 450
2. Promotion policy: 2014-'15 Eligibility as on April 1 st every year; Residual service: Minimum 2 years as on date of eligibility; No. of chances: 6; Option to opt out.		Mandatory Service & Assignments: For MMGS III :2 years service in Rural / S.U branches & 2 years satisfactory operational/line/ independent line assignment. For SMGS IV & V : 3 years service in Rural / S.U & 2 years satisfactory independent line assignment for SMGSIV For SMGS V same assignment in MMGS III / SMGS IV.
3. LFC & HTC facility in a block of 4 years (First block of 2 years – LFC & Next block – HTC or vice versa). LFC encashment: 75% of the train fare for entitled class; JMGS I, MMGS II & III (1 st class or AC 2 tier) – 4500K.Ms; SMGS IV & V (AC 1 st class) – 5500 K.Ms (Distance one way); Facility of encashment of P.L is available while encashing LFC also and to proceed on leave for a minimum period of one day. ELIGIBILITY CLASS FOR LFC (01.05.2010): JMGS I-1 st class or AC 2 tier and is entitled to travel by Air in the economy class (lowest fare), in which case reimbursement will be Air economy class (actual fare) or AC 1 st class whichever is lower, MMGS II & III –AC 1 st class or Air (Economy)-if distance > 1000 K.Ms. For < 1000 K.Ms–same as JMGS I & SMGS IV & V – AC 1 st class or Air (Economy).		
4. Educational Scholarship Scheme (per annum) (w.e.f 2012-13)	Children of all categories of staff (Day Scholars / Boarders) – Scholarship → Tuition/Admission fees (Rs.2500 per child) will be reimbursed for officers whose B.P up to Rs.25,700	Standard 4 th & 5 th - Rs.1000, 6 th to 8 th - Rs.2000, 9 th & 10 th - Rs.3000, 11 th &12 th - Rs.4000, Graduate - Rs.5000, P.G - Rs.7500 & Professional Courses - Rs. 10000
5. Reimbursement of Traveling Expenses (w.e.f 30.09.2011)	Using own vehicles for official duties, LFC & on transfer	Four wheeler (1000 CC or more) - Rs. 9.00 per K.M Four Wheeler (Less than 1000 CC) - Rs. 7.00 per K.M Motor Cycle/Scooter - Rs. 4.50, Mopeds - Rs. 3.00 per K.M
6. Transportation Charges on transfer Transportation of car by Lorry-Actual lorry charges up to 40, 35, 30% distance up to 600, 1000 & beyond 1000 K.M respectively, of entitlement for shifting house holds 20% higher charges on retirement. (Revised rates w.e.f 01.07.14)	Where officer has family: 3000 K.Gs up to B.P Rs.19400 & Full wagon (12 ton) for B.P > Rs.19400 No family: 1500 K.Gs upto B.P Rs.19400 2500 K.Gs for B.P > Rs.19400	Hilly terrain @ Rs. 6.40 [Rs.6.70 w.e.f 01.07.2015] per K.M per tonne. Other than hilly terrain Rs. 4.30 per K.M per ton upto 600 K.M [Rs.4.50 w.e.f 01.07.2015] & @ Rs. 2.15 [Rs.2.25 w.e.f 01.07.2015] per K.M per ton beyond 600 K.Ms (incremental). For shorter distance below 300 K.Ms, cost to be reimbursed for minimum 300 K.Ms.
7. Out of pocket expenses For journey completed on the same day (w.e.f 01.04.2011)	15 KMs away from office & 5 KMs away from residence or vice versa & remains away for at least 4 hours.	Up to a ceiling of half the Halting allowance or Rs. 400 per day whichever is lower.
8. Staff advances: Festival advance-One Month gross salary (incl. notional HRA). All Officers incl. on probation	Computer Loan – 8% (Simple) – Officers with 2 years service incl. probation	Rs. 40,000 (Margin-10%)
	Housing loan – 6% (Simple)-Officers with 5 years uninterrupted service	Rs. 20.00 lacs (Margin-10%) For 2 nd house also within ceiling
	Car & Two wheeler Loan – 7% (Simple) - All confirmed officers. (Officers on probation are also eligible for two wheeler loan with a ceiling of Rs.60000)	Rs. 7.00 lacs for both (Margin-10%)
	Personal Loan - D.L-8% (Simple)-Officers with a minimum of 2 years service Overdraft – 8% (compounding)	Rs.10.00 lacs (subject to PF balance)
9. Provision of Fixture Items (at circle level w.e.f 01.04.2013)	All officers, who availed facility of furniture, once in a year from the date of purchase	Rs. 1500 for all scales on certificate basis
10. SBI Officers' Co-Op Credit Society, Hyderabad	Long Term Loan (incl. Short Term): Rs. 5.00 lacs; Rate of Interest: 8.50% (quarterly rests); Thrift Deposit: Rs. 1,000 p.m.; MBF: Rs. 300 & Monthly installment: Rs. 7,000/-	

DESC. OF PERK, ELIGIBILITY, AREA, PERIODICITY & ETC.,			AMOUNT IN Rs. (Other than figures in brackets)					
		Scale →	JMGS I	MMGS II	MMGS III	SMGS IV	SMGS V	
1. Conveyance Reimbursement- All officers including POs & TOs on probation i. Who own vehicles (Monthly) a) Declaration basis-(Litres in brackets) carry over till the end of calendar quarter- petrol (high octane) / diesel price as on last day of every month b) Certificate basis: (Amount in Rs.) ii. Who do not own vehicles-Certificate basis (w.e.f 01.01.2010 / 01.12.2011) →	Area – I Population =>12 lacs	Car	(60) 1430	(80) 2080	(95) 2580	(105) 2580		
		2 wheelers	(50) 1430					
	Area–II Population =>1 lac	Car	(55) 1270	(75) 1990	(85) 2280	(95) 2280		
		2 wheelers	(45) 1270					
	Other Centres	Car	(50) 1120	(70) 1680	(75) 1990	(85) 1990		
	2 wheelers	(40) 1120						
All Centres →			1040	1370	1700			
2. Cleansing Material (Monthly) →	All Officers (certificate basis) who availed 1/3 furniture-(w.e.f 01.08.11)		750	950	1050	1250		
3. Casual Labour (per day) →			13	20	35	70		
4. Provision of News paper&Magazines (Monthly)	All Officers on certificate basis (w.e.f 01.09.2011)		450	650	950			
5. Entertainment Expenses {2011-'12} On certificate basis (Per Annum) a) Personal b) Expenses incurred on tea, coffee, cold- drinks, snacks etc., <i>Full year's entitlement on retirement</i>	Officers – Budgetary positions		17000	20800	27200	33000	38700	
	Operational positions		12000	14800	18200	22000	25700	
	Other Officers		7000	8800	9200	11000	12700	
	Officers – Budgetary positions		3000	3500	4500	5000	5500	
	Operational Positions		2000	2500	3000	3500	4000	
	Officers at LHO, ZO & others		2000	3000	3500	4000	5000	
	Officials in BPR initiatives		4500					
	6. Residential Accommodation i. Monthly rental ceilings-w.e.f 01.07.2012 Inclusive of Car parking / maintenance (Out of the ceilings, a maximum 25% will be available for car parking / society/ maintenance / security charges). Ceilings applicable to "A" centre shall be applicable to project area centres, centres where B&Os established & State capitals (if not in Major "A"). Brokerage paid @ one month rentals on production of receipt.	Mumbai	OTHER OFFICERS RM/BMDM Rel. Mgr RMSE RMMS	29500	32500	34500	39500	49500
		Delhi		26500	27000	29500	32500	39500
		Other Major A Centres \$		20000	21000	23000	26000	29000
A-Population > 7.5 lacs		15000		16000	18000	21000	23000	
B-Population > 2 & < 7.5 lacs		10000		11000	12000	14000	16000	
C-Population < 2 lacs		8000		9000	11000	12000	13000	
Mumbai		30500		33500	35500	41500	51500	
Delhi		27500		28000	30500	34500	41500	
Other Major A Centres \$		21000		22000	24000	28000	31000	
A-Population > 7.5 lacs		16000		17000	19000	23000	25000	
B-Population > 2 & < 7.5 lacs	11000	12000	13000	16000	18000			
C-Population < 2 lacs	9000	10000	12000	14000	15000			
7. Telephone Reimbursement-Monthly MMGS II & above irrespective of their positions; JMGS I - BMs & other officers who are permitted (Base BSNL Rates) (w.e.f 01.02.2010)	No. of calls p.m in brackets (carry over up to the end of calendar quarter) →		(300)	(450)	(1200)			
	Call charges+Rent+taxes (12.36%) in Rs. p.m (Internet with in the ceiling) →		697	540+260+82 = 899	1440+260+210 = 1910			
8. Provision of Mobile Phones i. Cost of Mobile set excl. of taxes → ii. Monthly plans/rentals excl. of taxes → iii.Monthly charges excl. of rent / taxes →	All officers (JMGS I who have two years service & PO/TOs on completion of one year) * Rs. 1000 for RMs, CPC Heads & other budgetary assignments. Mobile set to be replaced once in 3 yrs. (Revised from Feb.'14)		6000	7000	8000	13000	15000	
			250	300	350	400	500	
			250	300	350	500	750*	
9. Halting Allowance Per Day (w.e.f 01.05.2010)	Major 'A' - (MUM, DEL, KOL & CHE)		1000		1200			
	Major 'A' - (AHM, BAN & HYD Cities)		800		1000			
	Area I – Visakhapatnam		700		800			
	Other Places		600		700			
	Eligibility to stay in ITDC Hotels	1 Star	2 Star Non A.C		3 Star A.C			
10. Lodging Expenses Maximum room tariff permissible per day in Non- ITDC Hotels → (Revised w.e.f. 1st Feb. '14)	Major 'A'-4 Metros	2400	3600 [200]		6600 [300]			
	Major 'A'-All State Capitals other than Metro	2200	3200 [200]		6100 [300]			
	Area I - Visakhapatnam in Hyd. Circle	1700	2400 [100]		3400 [200]			
	Other Places	1400	1800 [100]		2700 [100]			
	Increase in lodging expenses every year i.e for Feb 2015 & 2016 @ Rs.100 for JMGS I at all centres and for others mentioned in []							
11. Furniture & Fixtures Scheme-Sep. '07 (Revised w.e.f. 01.09.2013) a) Over all limit → Sub-entitlement for Curtains → Sub-entitlement for Mattresses → Sub-limit for Inverter batteries →	All officers (including on probation) who reside in own / rented / leased house; have to utilize 50% of overall entitlement on furniture items. Mattresses, Curtains & other electronic items shall be with in the 50% of ceiling of electronic items. Mattresses, curtains & batteries (irrespective of age) & electronic items of 3 years old will be provided free of cost on retirement. On retirement, depreciation will be on monthly basis. Additional 20% of their entitlement on administrative transfer to outside circle.	Life span: Furniture–(10) years, electronic items- (5) years, mattresses, curtains & batteries – (3) years - No restriction on quantity of items						
		120000	130000	140000	165000	250000		
		11000	13000		16000	22000		
		24000	26000	28000	33000	50000		
		Up to Rs. 9000						
b) Furniture Maintenance Charges (on certificate basis-who availed 50% of 11(a) as above)	During Financial Year-Full entitlement on retirement. (after one year of purchase for the first time availment)	11000	12000	13000	15000	18000		
12. Supply of Briefcase (w.e.f 01.07.2011)	All officers – once in 3 years from the date of purchase on production of bill.	2400	3100		4000			
13. Silver Jubilee Award (w.e.f 16.03.2011)	On completion of unblemished service of 25 yrs.	10000			15000			
14. Memento (w.e.f 16.03.2011)	On Retirement	6250			10000			
15. Lump-sum Expenses on Transfer i. Packing, insurance & local transport → ii. One time lump sum-Admission fee in schools / colleges – Max. two wards → iii. Loading & unloading charges (on production of receipt) →	All Officers who have shifted house hold articles to the place of posting. (w.e.f 01.07.2011) Metro / Urban / S.U / Rural up to Rs. (Rate as per the place of posting)	20000				25000		
		For all scales, an additional amount of Rs. 10000, in case of administrative transfer outside the circle						
		10000 per ward				15000 per ward		
		7000 / 6000 / 5000 / 3000			10000/8000/6000/4000			

(\$ Major 'A' – MUM, DEL, KOL, CHE, AHM, BAN & HYD Cities)

