

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

(Registered under Trade Unions Act 1926-Regd. No. 6908)

1, STRAND ROAD, KOLKATA-700 001.

Phone: 2213-0663, 2213-0154, 2213-0665 (after 5.30 P.M.), Fax : (033) 2210-1684



e-mail: sbioabengalcircle@gmail.com
www.sbioabengal.com

Circular No. 106/2021

Date : 01.07.2021

To All Members (Please Circulate)

The past two years have been extremely difficult with the outbreak of the pandemic resulting in loss of lives of hundreds of Front line Covid warriors in the Bank. Our Compassionate Appointment Scheme has since been suitably modified to address the meet of the hapless families of the deceased along with the introduction of a slew of avant-garde welfare measures by our esteemed institution.

We are aware that the loss suffered by the families of our deceased colleagues is irreparable. However, we need to show empathy and pro-activeness to ameliorate their sufferings and help them in obtaining the benefits extended by the Bank.

In this backdrop, we have collated the necessary guidelines / instructions so that our members at the branch level can render all possible assistance to the bereaved family members. Let us reach out to pay our tribute to our departed colleagues.

DEATH IN HARNESS: OUR RESPONSIBILITIES

Name of the deceased Officer	P/F Index	Designation
Posted at	Date of Joining	Name of family member
Branch Code	Date of Death	Contact No.
Present Address		

1. In case of hospitalization-death:
 - a. Outstanding bill--PTP facility / any other mode of payment
 - b. Expenses on account of 'burning ghat' for cremation*
 - c. Provisional Death Certificate (in case of Covid-19 death, cause of death should be mentioned in Death Certificate)
2. In case of death other than hospitalization
 - a. Provisional Death Certificate (in case of Covid-19 death, cause of death should be mentioned in Death Certificate)
 - b. Expenses on account of 'burning ghat' for cremation*

CIRCLE ASSOCIATION

SI No	Subject/e-circular	Benefit/Facility	Remarks(Update status)
1.	Benevolent Fund	a) Rs.2.5 lakhs in case of death or permanent disablement of an officer from SBIOAMS Co-op Cr Society Ltd. (who are the members of SBIOAMS Co-op CS Ltd.) b) One-time assistance of Rs.2 lakh in death in harness from Circle Association (who are the members of SBIOA)	
2.	SBIEWF	c) Lumpsum amount of pension to be paid monthly to spouse upto 15 years or attaining the age of 60 years, whichever is earlier (who are the members of SBIEWF)	

Shubhajyoti Chattopadhyay

General Secretary
Mobile : 9434551152

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BANK

Sl No	Subject/e-circular	Benefit/Facility	Remarks(Update status)
1.	"ATOOT": * (e-Cir No.CDO/P&HRD-PM/54/2019-20 dated 13.11.2019)	a) Immediate financial support of Rs.20,000/- to the family member to incur funeral expenses b) Mortal remains of the deceased Officer may be transported at Bank's cost: A) By road: Rs.35,000/- B) By air: Rs.55,000/- c) TA for Escort	
2.	SBI STAFF GROUP INSURANCE SCHEME: SWARNA GANGA	Claim Insurance (If deceased Officer contributed on monthly basis from his/her salary)/death due to any reasons A) Rs.3 lacs (upto Scale-IV) B) Rs.4 lacs (Scale-V & above)	
3.	Individual Housing Loan Scheme-Group Term Insurance Policy (e-Cir No.CDO/P&HRD-IR-78/2020-21 dated 19.01.2021)	Insurance premium paid by the bank and outstanding loan amount (as on date) will be liquidated by SBI Life, on death of an officer	
4.	Part release of Ex-gratia immediately after the death of the Employee (e-Cir No. CDO/P&HRD-PM/16/2016-17 dated 06.05.2016)	Uniform amount of Rs.1 lac immediately paid to dependents after death of the Officer, and will be adjusted at the time of final settlement	
5.	Revised Scheme for payment of Ex-gratia amount in lieu of compassionate appointment in case an Officer died while in service. (w.e.f.01.04.2020) (e-Cir No. CDO/P&HRD-PM/33/2020-21 dated 04.09.2020). (e-Cir No.CDO/P&HRD-PM/58/2020-21 dated 07.12.2020)	a) To provide relief to the bereaved family, it has been decided to continue to pay salary, as existing, for a period of 12 months or till the age of notional superannuation of deceased, whichever is earlier. b) An amount of lumpsum fixed Ex-gratia will be paid Subordinate Rs.12lacs, Clerical- Rs.15 lacs, Officer (Scale-I-III Rs.18 lacs, Scale-IV & above- Rs. 30 lacs. c) Family pension, where applicable, would be paid as usual to the family members as per the Pension Fund Rules of the Bank in addition to Ex-gratia.	
6.	Scheme for financial support on education to the children of Officer died in harness. (e-Cir No. CDO/P&HRD-PM/33/2020-21 dated 04.09.2020)	To provide financial support to the dependent children of the deceased Officer upto the age of 21 years or till the completion of Graduation whichever is earlier. Existing provision of scholarship to the meritorious children studying in Elite Institute will continue.	

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7.	Revised scheme for Compassionate appointment (e-Cir No.CDO/P&HRD-PM/90/2020-21 dated 16.03.2021) # The Scheme will also cover the death due to COVID-19 with retrospective effect from 24.03.2020 & will be extended only to the dependents of employees.	The scheme will be applicable to a dependent family member of confirmed regular permanent employee of State Bank of India, who; (i) Dies while in service (including death by suicide) or (ii) Is retired on medical grounds due to incapacitation before reaching the age of 55 years.	
8.	# Compassionate Appointment/payment Of Ex-gratia/Compensation to the bank Officer in the event of death/Disability/Serious Injury while on duty:	a) <u>In case of Hospitalization-death:</u> Death Certificate/Treatment summary confirming the death, issued by Hospital authorities may be considered as a proof of death b) <u>In case of death at home (Non-hospitalization):</u> An undertaking by the dependents of the deceased employee supported by witness of two Bank's officer having SS No. may be treated as a proof of death	
9.	Payment of compensation to bank Officer who are killed in the bank robberies etc. & Permanent employees of the bank affected by COVID-19 (e-Cir No.CDO/P&HRD-PM/92/2019-20 dated 30.03.2020 & CDO/P&HRD-PM/100/2020-21 dated 31.03.2021 & CDO/P&HRD-PM/5/2021-22 dated 12.04.2021)	a) Cash compensation of Rs.10 lacs paid to employee in event of death/disability/serious injury while on duty b) Cash compensation of Rs.20 lacs paid to employee, who are killed/injured as a result of dacoities/robberies/terrorist attack/left wing extremism attacks while on duty c) Compensation amount of Rs.20 lacs in case of Covid-19 death	
10.	SBIEMWS	Lumpsum to be paid to spouse of the member (respective Zonal Office to be contacted)	
11.	Provident Fund	On submission of claim (nomination facility is available)	
12.	Gratuity	On submission of claim (nomination facility is available)	
13.	Family pension	Family pension is payable to the family of the deceased Officer	
14.	NPS	Withdrawal of accumulated pension wealth by claimants (if the Officer joined after 01.08.2010). Application Form 303 to be sent to LHO through Branch.	

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15.	Encashment of leave	For a period of 240 days(8 months) The leave salary paid to the legal heirs of the deceased employee in respect of privilege leave standing to the credit of such employee at the time of his/her death is not taxable as salary (as per exiting IT Department Circular : No. 309 [F.No. 200/125/79-IT(A-I)], dated 3-7-1981)	
16.	Continuation of leased accommodation/bank's quarter (e-Cir No.CDO/P&HRD-PM/33/2020-21 dated 04.09.2020)	a) <u>Leased Accommodation:</u> Additional 3 months over and above 2 months period allowed in case of retirement(total 5 months)will be permitted along with upkeep allowances to the family members of the deceased employee b) <u>Bank's Quarter:</u> Upto12 months or completion of academic year of the children, whichever is earlier under permission from Chief General Manager	
17.	Mobile	Legal heirs can keep the mobile sets provided to the official free of cost.	
18.	Fixture & furniture	In case of death of an officer while in service, the family of the deceased will be given the fixture/furniture already purchased by the officer free of cost	
19.	Medical benefit & Group Medical Policy for spouses of left out Officer (e-Cir No.CDO/P&HRD-PPFG/65/2019-20 dated 27.12.2019 & CDO/P&HRD-PHRD-20&21 both dated 29.05.2020)	Claim the pending bills, if any. Family pensioner may avail medical facility, and other benefits under bank's medical insurance scheme –“SBI HEALTH ASSIST & SBI HEALTH CARE”	
20.	Grant of scholarship to children of Officer died during service	Scholarship under this provision may be claimed	
21.	Waiver of interest on loans (e-Cir No.CDO/P&HRD-IR/99/2008-09 dated 14.02.2009)	Interest on loan amounts of a deceased Officer may be waived from the date of death of an officer to date of closure of accounts (housing loan, conveyance loan, personal loan, computer loan and relief loan for natural calamities)	
22.	Interest on Deposit (e-Cir No.CDO/P&HRD-IR/23/2020-21 dated 16.06.2020)	All pensioners/family pensioners are eligible at staff rate on the deposit made by him/her	
23.	SBI Life (Deduction through HRMS)	The Insurance covers death due to any reason	

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24.	Personal Accident Insurance Cover(PAI) (e-Cir No. NBG/PB/C&ITU/SP/20/2019-20 dated 17.03.2020)	PAI (Death) Cover will be available only in case of death resulting solely and directly from accident caused by external, violent and visible means	
25.	Debit Card Insurance Cover (e-Cir No.R&DB/P&SP-DEBITCARD/2/2021-22 dated 05.04.2021)	In case of accidental death (according to the card variants & place of death)	
26.	Pradhan MantriJeevanJyotiYojana (PMJJBY)/Pradhan MantriSurakshaBimaYojana(PMSBY) (e-Cir No. RABG/RB-AC-AC/7/2015-16 dated 27.06.2015)	Claim settlement process not restricted to the branch where account is maintained. Bancslink through URL: https://10.0.20.80:6001/ (enter certificate No./a/c No./CIF No.)	
27.	Travelling expenses for transportation of baggage OSR-43	From present accommodation to the place of where he/she proposes to settle down	
28.	Yearly Statement of Account (SB/CA)	It will enable the family members to trace out all financial transactions relating to the different accounts.	
29.	Pension payment Account (e-Cir No.CDO/P&HRD-PPFG/15/2014-15 dated 02.06.2014)	No need to open separate savings bank/current Account for payment of pension.	

PERSONAL

SI No	Subject/e-circular	Benefit/Facility	Remarks(Update status)
1.	LIC	Contact with LIC Office	
2.	SBIMF(SBI Mutual Fund)	For application Form contact MF Office at Jeevan deep Building, Kolkata	
3.	Driving License(change of ownership)	Contact with R.T.A. Office along with Proof of Succession.	
4.	Income Tax Return	Submission of Tax Return (upto the month of death) by spouse	

Please Note:

- I. Check all accounts under CIFs (single/joint accounts)
- II. Check nomination facility
- III. Feedback on this hand out
- IV. Will be shortly released Handbook in detail

It is our prime responsibility to stand by the side of the bereaved family of our deceased colleagues and render all possible assistance. All Module functionaries are advised to coordinate with Circle Association to ensure that the entire process involved is completed at the shortest possible time.

With revolutionary greetings,



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