

The Chief General Manager,
State Bank of India,
Local Head Office,
All Circles.

10.08.2020
HR/IR/VB/444

Madam / Dear Sir,

**ASSISTANCE TO RETIRED EMPLOYEES IN CASE OF CRITICAL ILLNESS
FROM STAFF WELFARE FUNDS**

The Bank, vide e-Circular No. CDO/P&HRD-IR/107/2017-18 dated 21.03.2018, has introduced a welfare scheme for the retired employees with an objective of assisting them to meet their medical expenses to some extent. This scheme covers expenses incurred in respect of specified diseases. As per the process, the applications are submitted by the retired employees at their nearest Administrative Offices, where the applications are scrutinised and submitted directly to Industrial Relations Department at Corporate Centre for sanction. This arrangement has been made to ensure prompt disposal of applications.

2. However, it is observed that many applications are forwarded to us in a casual and incomplete manner. This not only delays sanctioning of the applications but also causes unnecessary inconvenience to Pensioners, tarnishing the image of the Bank. Some commonly observed discrepancies are listed here under:

- i. Recommendation of the Deputy General Manager (B&O) on the application missing.
- ii. Summary Sheet not prepared as per the instructions. It should clearly indicate the amount of Actual & Admissible expenses. The "Admissible Expenses" should be arrived at, considering the eligibility of the employee and deducting the cost of non-payable items. This Summary sheet should also clearly mention the amount of insurance claim settled and the residual amount for which the retired employee has applied.
- iii. The Hospitalisation Bills are not scrutinised by the Bank's Medical Officer, identifying the non-payable items.
- iv. Amount of claim taken by the retired employee is not cross checked with supporting documents. The claim amount should clearly be mentioned in the summary sheet.
- v. All relevant documents/ Discharge summary/Money Receipts/prescriptions not duly signed by Retired Employee/ Bank's Doctor.



3. For the convenience of the operating units, we again enclose a "Checklist", which may be shared with the Administrative Offices in your Circle with suitable instructions to them so that the applications are submitted to Corporate Centre in a complete manner.

Yours faithfully,



(Rajesh Kumar Mishra)

Chief General Manager (HR)



SUMMARY SHEET
(to be submitted by A.O.)

Name of The Patient :

Nature of Disease :

Details of Expenses:

	Particulars	Actual Incurred	Eligible amount
1	Hospitalisation Exp / Bed Charges		
2	Investigations		
3	Medicines & Drugs		
4	Consultation Fee		
5	Other Expenses		
6.	Total Expenses		
Insurance claim amount			
Residual amount (after claim)			
Request submitted for			

All the expenses have been verified by me.

Chief Manager (HR)

Name:

Date:

Contact:

ASSISTANCE TO RETIRED EMPLOYEES IN CASE OF CRITICAL ILLNESS

Checklist for forwarding the applications to Industrial Relations Department at Corporate Centre

(Checklist to be attached to proposal ticking the appropriate column, under the signature of CM (HR) at Administrative Offices)

Items	Documents Attached/Particulars Checked (Tick)	
	Yes	No
Duly filled-in Application Form of the Retired Employee (in original)		
Recommendation of the Deputy General Manager (B&O) on the 2 nd page of the Application Form		
Doctor's Prescription/Hospital Bills/Pharmacy Bills duly signed by the retired employee		
The Hospital/Pharmacy Bills duly scrutinized by the Bank's Medical Officer at AO, identifying the non-payable items and putting his/her signature and stamp on each page of the bill as a proof of having scrutinized them		
The total amount of bills submitted by the retired employee tallies with the actual expenses incurred (in case the original bills have been submitted to the Insurance Company, photo copy of the bills shall be enclosed)		
Summary Sheet (copy enclosed), under the signature of CM (HR) at AO, indicating the actual expenses incurred and admissible amount payable by the Bank (admissible expenses to be arrived at, as per the eligibility and deducting the expenses on non-payable items. The eligibility for 'Bed' shall be as per the scale/grade in which the employee has retired)		
Discharge Summary of the Hospital duly signed by the retired employee		
Money Receipts duly signed by the retired employee		
Pensioner covered under REMBS/Policy 'A'/Policy 'B' (shall be verified)		
Claim Settled/Rejected Statement duly signed by the retired employee if covered under REMBS/Policy 'A'/Policy 'B'		
Is Pensioner an employee of e-ABs who retired prior to 01/04/2017 (such employees are not covered under the scheme)		
Details of application have been entered in portal opened for the purpose in SBI Times (the link is Human Resources – Imp. News – Assistance to Retired Employees in case of Critical Illness)		

Note: Pathological/Radiological reports are not required to be attached

CHIEF MANAGER (HR)

