

Know your Benefits

Revised Pay Scales w.e.f. 01.11.2022

Clerical Staff

24050	25390	26730	28070	29720	31370	33020	35020	37020	39020
41020	43360	45700	48040	50380	52720	55060	57400	61800	64480
Stagnation 2 years	67160	69840	72520	75200	77880	80560	83240	85920	88600
	91280	93960							

Sub-ordinate Staff

19500	20165	20830	21495	22160	22990	23820	24650	25480	26310
27300	28290	29280	30270	31440	32610	33780	35125	36470	37815
Stagnation 2 years	39160	40505	41850	43195	44540	45885	47230	48575	49920
	51265	52610							

Stagnation Increment

The Clerical Staff & Subordinate Staff reaching the maximum in their respective scales (20 years) shall draw Eleven(11) stagnation increments @ 2680/- & 1345/- respectively at frequencies of 2 years.

Graduation Pay	2 increments	Yearly PL Encashment (In each calendar year)			
Professional Qualification Pay	JAIIB - 1 increment CAIIB - 2 increments	Upto 55 years of age		5 days	
D.A.	1.00% of "Pay" per % point of Index, quarterly average of AICPI for Industrial workers base 2016 = 100 i.e. 0.01% change in DA on pay	More than 55 years of age		7 days	
HRA	10.25% of Pay (all centres)	HALTING ALLOWANCE (In case of deputation)			
Special Allowance	26.50% of Basic Pay with applicable DA thereon	Population	Above 12 lakhs	Above 5 lakhs & State Capitals	Other places
Transport Allowance	850/- per month with applicable DA thereon	Clerical	1500	1350	1000
PF	10% by Employee & 10% by Bank (CPF)	Sub-staff	1100	900	600
NPS	10% of (Pay + DA) by Employee & 14% of (Pay + DA) by Bank				

Designation	Petrol per month		ENT.	News paper	Special Pay (Wef 1/11/2022)	Spl. Allwnc. for extended 1 hour	Key Allowance	DISCOMFORT ALLOWANCE ON REDEPLOYMENT / TRANSFER (wef 01.04.2024)		
	With Vehicle	Without Vehicle						Clerical Staff	Sub-staff	
Chief Associate (Cash-in-charge)	43 lt	900	1350	530	17000	11690	1500 w.e.f 01.04.2024	3500/- pm	2100/- pm	
Chief Associate (Others)	43 lt	900	708	450	17000	11690				
Spl Associate	35 lt	850	638	450	12500	NIL				
Senior Associate	25 lt	700	496	450	6200	NIL				
Associate	20 lt	625	425	450	4300	NIL				
Junior Associate	20 lt	625	425	450	1200	NIL				
Sr Head Messenger	17 lt	500	NIL	350	6030	NIL				
Head Messenger	15 lt	425	NIL	350	2860	NIL				
Messenger (updating Pass Book)	13 lt	350	NIL	350	1670	NIL				

Note : Newspaper reimbursement for Special Associate working as cash-in-charge/ ATM locker-in-charge and staffs with other out bound sales force is Rs.530/- p.m.

LODGING EXPENSES (in case of deputation)				Dental Treatment (only Clerical Staff)					
Population	Above 12 lakhs	Above 5 lakhs & State Capitals	Other places	Place	RCT for 1 Tooth	Cap for 1 tooth	Total Cost	Consult. Fee per Trmnt.Plan	Ceiling in a year
Clerical Staff	3100/- per day	2600/- per day	2100/- per day	Metro/Major-A/ St.Capital	3500	3000	6500	600	20000
Sub-staff	1550/- per day	1300/- per day	1050/- per day	Others	2500	2000	4500	400	14000

Note : 1. Where free lodging is provided by the Bank, 3/4th of the Halting allowance will be paid as per the eligibility at the centre.
2. Where free lodging & boarding are provided by the Bank, 35% of the Halting allowance will be paid as per the eligibility at the centre.

Annual Medical Aid	2830.00 (as on 1 st January of every year) - (Max 3 years of accumulation)
Periodic Health Checkup	3000.00 once in 2 years (more than age of 35 years for staff only)
Eye Checkup	500.00 (reimbursement annually)
Pathological test	Mamography, Sonography during pregnancy, Vit B12, D3, Laryngoscopy, CT scan will be reimbursed as per advice of Bank's Doctor (for staffs & dependents). Eligibility as per Circular No. CDO/P&HRD-IR/54/2024-25 dtd. 06.12.2024

L.F.C.	
Clerical	II AC - 2 Yrs option – 2350Kms. (one way) 4 Yrs. option – 4700Kms. (one way)
Subordinate	III AC-2 Yrs option-2700Kms(one way) 4 Yrs. Option-5400Kms(one way)
Tatkal / Premium Tatkal tickets can be reimbursed. In case of cancellation, charges will be reimbursed. 100% of eligible amount can be encashed & Encashment of PL is also available – No Leave require to be taken, LFC can be carried forward to next block period only.	

LEAVE	
Casual Leave	12 days in a year 4 half CL on 4 occasion in a year (2 Morning & 2 Afternoon)
Privilege Leave	1 day PL is earned for every completed 11 days of actual work done. Total accumulation 270 days. Total encashment 255 days in service period.

Sick Leave	30 days for each completed year on half pay. Women employee shall be allowed to take 1 day sick leave per month without production of medical certificate. Maximum Sick Leave of 720 days during the entire service. Employee of age 58 or above, sick leave may be granted for spouse hospitalization at other centre for a period of 30 days.
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Maternity Leave (Female)	For a period not exceeding 6 months on any one occasion for a single child delivery & 12 months in total service period. Delivery of twins in one single delivery, Maternity Leave upto 8 month. Delivery of more than two children in one single delivery, Maternity Leave upto 12 month. Maternity leave may be granted for IVF within the overall limit of 12 months subject to production of medical certificate. Special Maternity leave upto 60 days incase of still born or death of infant within 28 days of birth.
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Sabbatical Leave	Max-2 yrs during service period
Paternity Leave (Male)	Male-15 days-before or up to 6 months of delivery of child
Bereavement Leave	Max :7 days (on the demise of a family member only)
Special CL to disabled Employee	4 days (Additional per annum)

Loan and Advances	
DL Against Bank's contribution	Purpose: Margin for Staff HTL – Quantum: 6 months pay – Int: Same as PF – Repayment: 36 months

Type of Loan	Maximum Limit			Repay (Installment)	Holiday Home Charges	
	Clerical	Sub-staff				
Festival Adv. through HRMS Only (All confirmed Emp.)	1 month Salary	1 month Salary	10			
Vehicle Loan (90% of cost)	2 Wheeler	200000 > 3 yrs 150000 < 3 yrs (including Probation)	150000 (5 yrs confirmed service)	84	Clerical	Rs.50.00
	Car	1500000 (5 yrs confirmed service)	700000 (5 yrs confirmed service)	180	Sub-Staff	Rs.25.00
Computer	80000	80000	36-60			
Housing	80.00 lac	60.00 lac	360			
Personal Loan (Minimum 2 years of service)	1000000	700000	--			

● Ex-serviceman employees are eligible for Car Loan after 2 years of confirmed service

SCHOLARSHIP (Eligible for 2 children only) per annum			
Tuition Fees	Max 2500/-		
Day Scholar / Boarder	Class	For Boys	For Girls
	Class 1,2,3	500.00	625.00
	Class 4,5	1000.00	1300.00
	Class 6,7,8	2000.00	2500.00
	Class 9, 10	3000.00	3800.00
	Class 11,12, Diploma Courses	4000.00	5000.00
	B.A/B.Com/B.Sc/B.L/B.Ed	5000.00	6300.00
M.A/M.Com/M.Sc/MCA/ MPhil/ M.Ed	7500.00	9400.00	
5yr Integrated Law, BE/ MBBS/BDS/BHMS/ B.Pharm/M.Sc (IT)/MBA	10000.00	12000.00	
Physical Handicapped Children	Additional 400/- p.m.		
Meritous Scholarship (premier institutes i.e. IIT, IIM, Medical, etc.)	50000.00		
Sub-staff Text Books (upto X Std)	500/- (on certificate basis)		

HOURS OF WORK			
Category of Employees	Hour of work per day (excluding recess of 30 min.)		
Chief Associate / Acting incapability level 5	7 ½ hrs	9.30 AM to 5.30 PM	
All other Clerical Staff	6 ½ hrs	9.45 AM to 4.45 PM	
Messengerial Staff	7 hrs	9.30 AM to 5.00 PM	
Watch & Ward Staff	8 hrs	9.30 AM to 6.00 PM	

IN CADRE PROMOTION (CAREER PROGRESSION)				
As on 1 st June each year				
Period (in yrs)	1	8	16	24
Jr. Associate	Associate	Sr. Associate	Spl. Associate	Chief Associate
RKC	-	Sr. RKC	Spl. RKC	-
Messenger/ Guard	-	Hd. Messenger / Guard	Sr.Hd. Messenger/ Guard	-

Provident Fund	Additional contribution maximum 15% (Total contribution should not exceed 25% of pay)
Withdrawal from Member's contribution	Purpose: a. Housing; b. Children's education; c. Daughter's marriage; d. Son's marriage; e. Staff HTL margin - Quantum: a. 50% of member's contribution; a. 3 months pay; c.Normal-6 m – Spl 10 m; d. Normal – 3 m – Spl 6 m; e. 50% of contribution
Advance from PF	Purpose: Illness, Marriage, Ceremony or to meet Extra ordinary expenses-3 months and if recommended specially -6 month basic pay

SBISA CO-OP. SOCIETY ODISHA LTD., CUTTACK		
Type of Loans	Clerical Staff	Sub-Staff
MTL	2,00,000/-	2,00,000/-
HTL	5,00,000/-	3,50,000/-
TL	3,00,000/-	2,00,000/-
Education Loan	As per eligibility & recommendation by SBISA office bearers	
Maximum limit (total)	35,00,000/-	