

# HR HANDBOOK

# VOLUME- 4



# MEDICAL BOOKLET



**HUMAN RESOURCE DEPARTMENT  
STATE BANK OF INDIA  
CORPORATE CENTRE, MUMBAI**

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# MESSAGE

आरोग्यं परमं भाग्यं स्वास्थ्यं सर्वार्थसाधनम् ।



Dear Colleagues,

It gives me immense pride and joy to address all of you as part of State Bank family. Each one of you plays an indispensable role in shaping our institution into a symbol of trust, excellence and resilience. While your hard work and dedication fuel our success, we understand that behind every exceptional professional is a healthy individual, both physically and mentally.

We firmly believe that our employees are our greatest asset and their well-being is integral to achieving our collective goals. A robust and supportive healthcare framework is not just an offering but a responsibility we hold dear. In today's fast-paced world, where stress, unforeseen health challenges and demanding schedules have become a norm, we are committed to standing by you and your families in times of need.

With this in mind, we have taken significant steps to enhance the medical facilities and wellness benefits available to all our staff. Our vision is to create a workplace culture where health is prioritized, support is readily accessible and every individual feels valued and cared for.

In an organization as dynamic and expansive as ours, access to clear and concise information is crucial. Over the years, we have introduced numerous initiatives to support our staff in health care facilities. However, we recognized the need for a comprehensive, unified resource that would provide everyone with easy access to all these details in one place. This handbook fulfils that need.

I encourage each one of you to familiarize yourself with the contents of **HR Handbook Volume-4: Medical Booklet**, a comprehensive compilation of all the instructions, policies and guidelines related to the medical facilities and benefits available to our staff and to make full use of the facilities and services detailed within. I am sanguine that we can create a healthier, more supportive and more productive community.

Regards

Challa Sreenivasulu Setty  
Chairman

# FOREWORD

“Take care of your body.  
It’s the only place you have to Live In.  
- Jim Rohn.”



Dear Colleagues,

It is with great pleasure that I introduce the **HR Handbook Volume-4: Medical Booklet**, a comprehensive compilation of all the instructions, policies and guidelines related to the medical facilities and benefits available to our employees. This handbook is a testament to our unwavering commitment to your health and well-being.

The Medical Handbook is designed to provide clarity on the medical benefits available to you and your families. It offers step-by-step guidance on how to access these benefits, including claim procedures and contact details for support. It highlights the preventive healthcare initiatives we have implemented, such as regular health check-ups and wellness programs. It ensures transparency and consistency in the application of medical policies.

This compilation reflects our broader vision of fostering a workplace where every employee feels supported, cared for and empowered. We hope it will serve as a valuable tool in times of need, helping you navigate our medical support system with ease and confidence.

Your health is not just a personal priority but also a collective responsibility that strengthens our organization as a whole. With this handbook, we aim to make healthcare more accessible, transparent and supportive for everyone in the State Bank family.

Regards

Binod Kumar Mishra  
DMD (HR) & CDO



# FOREWORD



आदित्यस्य नमस्कारान् ये कुर्वन्ति दिने दिने।

आयुः प्रज्ञा बलं वीर्यं तेजस्तेषां च जायते॥

Dear Colleagues,

At State Bank, we firmly believe that the health and well-being of our staff are integral to achieving excellence in both personal and professional spheres. As part of our commitment to fostering a supportive and health-conscious workplace, we are pleased to introduce **HR Handbook Volume-4: Medical Booklet**—a comprehensive compilation of medical instructions and guidelines tailored for our employees.

This booklet serves as a valuable resource and guidance on accessing medical support. By equipping our staff with accurate and accessible health information, we aim to encourage proactive health management and enhance overall wellness within our organization.

Our initiatives include comprehensive medical coverage, easy access to top-tier healthcare, regular health and wellness programs and Periodic Health Check-ups. These programs are not merely benefits; they are part of our pledge to ensure that every member of our team is empowered to lead a healthy, balanced and fulfilling life.

As we look to the future, let us remember that caring for ourselves and each other is fundamental to the vibrant and collaborative culture we strive to build. I encourage each of you to take advantage of these facilities and engage actively in the wellness programs we offer. Together, we can create a healthier, more supportive and more productive community.

These initiatives are our way of showing gratitude for your dedication and ensuring that you and your families are well-cared for. We encourage you to make full use of these facilities and prioritize your health.

Regards

Rajeev Kumar  
Chief General Manager(HR)

## CHAPTER 8

### MEDICAL FACILITIES FOR RETIRED OFFICIALS

#### 8.1 MEDICAL BENEFIT SCHEMES FOR RETIREES

##### INTRODUCTION OF “SBI HEALTH ASSIST” & “SBI HEALTH CARE”

The retirees/ retiring staff has option of following two Mediclaim policies which are tailor-made for SBI and cover starts from day 1 i.e there's no waiting period. The applicant can opt for either of the policies or can subscribe to both the policies in order to have higher Mediclaim coverage. The Bank has introduced medical benefit schemes for SBI retirees with the following objectives.

- (i) To provide holistic solution with new Health Care plans
- (ii) To provide good health care to our retirees at an affordable cost
- (iii) To subsidize a part of the health expenditure of retirees

##### **A. “SBI Health Assist” (Policy ‘B’)**

Membership of “SBI Health Assist” (Policy ‘B’) will be voluntary and those eligible can obtain membership of the same by paying the annual premium from their own sources.

Policy covers retiree or family pensioner, spouse of retiree and disabled child/ children (if any) as declared to the Bank.

##### **Eligibility for Membership in SBI Health Assist**

- a) Existing members under SBI Health Assist for Policy year 2024-25 would be eligible to renew the policy till 15<sup>th</sup> January 2025-by paying annual premium.
- b) Employees who retired on or after 17<sup>th</sup> October 2024 till 15<sup>th</sup> January 2025 and who have not taken membership of SBI Health Assist 2023-24 would be eligible to join the policy till 15<sup>th</sup> January 2025 by paying annual premium.
- c) Eligible new retirees (retired on or after 16.01.2025) may join SBI Health Assist within 90 days from the date of retirement by paying the premium from their own sources. Pro-rata premium would be applicable in case of such retirees.
- d) Spouses of deceased employees may join SBI Health Assist (Policy ‘B’) within 120 days from the date of death by paying the premium from their own sources. Pro-rata premium would be payable in such cases.

- e) e-AB Retirees (members of IBA policy 2022-23) who opted for SBI Health Assist Policy on or before 31<sup>st</sup> October 2023 and who are not member of IBA Mediclaim Policy 2023-24 as on 31<sup>st</sup> December 2023, would be eligible to join the policy till 15<sup>th</sup> January 2025 by paying annual premium.

#### **Option for Left Out Retirees / e-AB Retirees / Spouses of Left Out Retirees and eABs Retirees / Members of REMBS**

All members of SBI REMBS, left out retirees/ spouses of left out retirees & e-AB retirees/ spouses of e-AB retirees (who are not member of IBA Mediclaim Policy as on 31<sup>st</sup> December 2023) will be eligible to become members of SBI Health Assist by paying annual premium from their own sources till 15<sup>th</sup> January 2025. However, for these members, there will be a waiting period of 30 days from the date of their joining or date of inception of policy, whichever is later.

#### **Exclusions**

- Employees who have been discharged / dismissed / removed/ compulsorily retired / terminated from service will not be eligible to join the policy.
- Officers in whose case Rule 19(3) have been invoked on attaining the age of retirement and they have been subsequently discharged / dismissed / removed/ compulsorily retired from service.

#### **i. Base Plans of “SBI Health Assist”**

The existing structure comprising of two base plans will continue. There will be no bar for retirees to opt for any Basic Sum Insured :

<b>Basic Sum Insured (Rs. in lakhs)</b>	<b>Basic Premium (Rs.)</b>	<b>GST(@18%) (Rs.)</b>	<b>Gross Premium (Rs.)</b>
3.00	18210	3278	21488
5.00	40480	7286	47766
Critical illness Cover 5.00	15163	2729	17892

#### **ii. Super Top-up Plan**

Super Top-up plan for Rs. 6 lacs will be available to all members as an additional health cover along with the Base Plans. **Cost of premium for Super Top-up cover will be borne by the Bank.**



### Debit Credit Administration of premium of Super Top-up

Premium amount for Super Top-up Cover (including GST) will be debited to member's account and then will again be re-credited in the member's account. This exercise will be done to enable the members to claim tax benefits for the premium amount paid for Super Top-up plan. This activity will be done in batches in the succeeding month of receipt of enrolment data and details of this transaction will also reflect in pension slip.

Basic Sum Insured	Super Top-up Insured	Sum	Total cover to member
3.00 lakhs	6.00 lakhs		9.00 lakhs
5.00 lakhs	6.00 lakhs		11.00 lakhs

#### iii. Additional Super Top-up:

Any eligible retiree (irrespective of whether he/ she had been a member of the SBI Health Assist earlier or not) can opt for Basic Sum Insured of Rs. 3.00 lacs or Rs.5.00 lacs, with or without Additional Super Top-up as per the two options available under each of the Base Plans. Additional Super Top-up Cover can be taken only in conjunction with Base Plan and not on standalone basis, as under:

Additional Super Top up Cover (ASTUP)	Base Plan	Sum insured	Additional Basic Premium on ASTUP (Rs)	GST	Gross Premium
	3,00,000	11,00,000	5529	995	6524
		16,00,000	6858	1234	8092
		21,00,000	9001	1620	10621
	5,00,000	14,00,000	10492	1889	12381
		19,00,000	11991	2158	14149
		29,00,000	18303	3295	21598
		39,00,000	24613	4430	29043

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

- Stroke resulting in permanent symptoms
- Cancer of specified severity
- Kidney failure requiring regular dialysis
- Major organ / bone marrow transplant



- **Multiple sclerosis with persisting symptoms**
- **Open chest CABG (Coronary Artery Surgery)**
- **First Heart attack**
- **Coma of specified severity**
- **Heart valve replacement**
- **Permanent paralysis of limbs**
- **Motor neuron disease with permanent symptoms**
- **Aorta Graft surgery**
- **Total blindness**
- **Open heart replacement or repair of heart valves**

<b>Critical illness Cover</b>	<b>Basic Premium (Rs.)</b>	<b>GST (@18%) (Rs.)</b>	<b>Gross Premium Rounded off (Rs.)</b>
5.00 lacs	15163	2729	17892

The cover for Critical Illness Plan is optional in nature and can be opted only in conjunction with Base Plan and not separately on standalone basis. Members should have completed 65 years of age and below 65 years as on 15<sup>th</sup> January 2025 to opt for Critical Illness Plan. Those who are already the members of 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 cover shall be as under:

- a) Pre-existing diseases will not be covered.
- b) There will be a waiting period of 90 days, from date of joining or date of inception of the policy whichever is later, for members who opt for critical illness during policy year 2025-26 and had not opted for critical illness during policy year 2024-25.
- c) If the member or eligible dependents of his/her family is diagnosed with any of the 14 listed ailments and he/she survives for 30 days after 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 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 claim are admissible under the said cover during the policy year.

**The benefits under the Base Plan or the Super Top-up Plan or Additional Super Top-up Plan would continue as per the terms & conditions of the said coverage & the available sum insured**

**v. Subsidization of premium & Administration of subsidy**

As a measure of financial support to family pensioners / senior retirees, it has been decided to continue 50% subsidy on Base Premium of Rs. 3.00 lacs to all Family Pensioners and to retirees with 70 years of completed age and above on the date of renewal (i.e. on 15.01.2023).

*(Amount in Rupees)*

Basic Sum Insured	Basic Premium	Subsidy to Family Pensioners & Retirees 70 years of completed age and above as on 15.01.2023
3.00 lacs	18,210	9,105
5.00 lacs	40,480	9,105

GST or other taxes / surcharges, if any, on premium will be borne by the member. Members would be required to make payment of premium in full. After completion of renewal process, member wise list of eligible retirees and Family pensioners will be prepared by Corporate Centre for reimbursement of subsidy to eligible members. Reimbursement of subsidy will be done along with pension of the succeeding month after receipt of premium for enrolment and it will be included in the pension slip.

**vi. Three-year Arrangement**

With a view to ensure continuity of Insurance Company/ TPAs etc., premium quotes have been obtained for a three year period with a provision of 5% increase every year in annual premium for policy renewal in policy year 2024-25 and 2025-26. Annual renewal will be done as per the terms of the RFQ accepted by SBI General Insurance Co. Ltd.

**vii. Coverage provision in case a member is deceased**

In case of death of a member, coverage of deceased member will cease automatically from that date. However, there will be no refund of premium irrespective of a claim having been preferred or not. But the cover will be extended to the other eligible family members of the deceased covered in the policy till the end of the policy period so long as the sum insured is not exhausted in Base policy plus Super Top-up plus additional covers (if any).



**viii. e-Pharmacy Scheme**

- I. The existing arrangement with Medi-buddy and TATA 1MG, for providing pharmacy services to the members of SBI Health Assist is valid till 15.01.2025. The orders by current vendors will be accepted till 11.59 AM on 15.01.2024, after which fresh orders will not be accepted.

Existing members are advised to place orders for medicines latest by 11.59 AM on 15th January 2025 as the wallet balance allowed for year 2024-25 will not be carry forwarded in year 2025-26. Fresh subsidy will be applicable after renewal of the SBI Health Assist policy for the year 2025-26.

- II. Bank has also re-structured the selection of e-Pharmacy vendor. As per the revised structure of e-pharmacy Scheme, application of SBI Health Assist (Policy B) for Policy Year 2024-25, will have an option to select their preferred e-pharmacy vendor from a list of four vendors which are as under:

S No	Name of e-Pharmacy Vendors	e-Pharmacy App
1	Lifetime Wellness Rx International Limited	UrLife
2	Phasorz Technologies Pvt Ltd.	Medi Buddy
3	TATA 1MG Health Care	TATA 1MG

The members will place order for medicines required by uploading a valid prescription issued by a Registered Medical Practitioner. Members will be able to indent medicines for members, spouse and disabled child (as per Bank's records) within the following limits:

Total e-Pharmacy Limit to the members of SBI Health Assist for the Policy Year (16th Jan of the current year to 15th Jan of subsequent year)	Member's contribution	Bank's contribution
Rs 18000/-	Rs 6000/-	Rs 12000/-

**ix. MODIFICATION IN TERMS OF ADDITIONAL SUPER TOP UP COVER UNDER SBI HEALTH ASSIST (POLICY B)**

- a) A one-time option will be provided to the existing members of SBI Health Assist (2023-24) who didn't opt for additional Super Top-up cover. Member can opt for any sum insured as per selected base plan by paying premium from their own sources.
- b) Members who do not opt for Additional Super Top-up Cover in Policy Year 2024-25, will not be eligible to opt for Additional Super Top-up Cover in Policy year 2025-26.
- c) Three new limits are introduced under Additional Super Top-up for policy year 2024-25. Premium rates of the new limits are as under:

**Table Part I**

Basis Assured	Sum	Super Top-up Sum Insured	Additional Super Top-up Sum Insured	Total Cover to Member
3.00 lac		6.00 lac	21.00 lac	30.00 lac
5.00 lac		6.00 lac	29.00 Lakh	40.00 lac
			39.00 lac	50.00 lac

**Table Part II**

Additional Super Top-up Sum Insured (ASTUP)	Additional Premium ASTUP (Rs)	Basic on	GST	Gross Premium
21.00 lakhs	8572.00		1542.96	10115
29.00 lakhs	17431.00		3137.58	20569
39.00 lakhs	23441.00		4219.38	27660

**B. "SBI Health Care" (Policy 'A')**

Insurance cover for SBI REMBS members is as under:

- Insurance cover is obtained only for the members whose residual balance is Rs. 3.00 lakhs and above.
- If the claim exceeds the total sum insured allocated under the Policy, the balance amount of claim up to the residual limit will be processed by REMB Trust.
- Medical claims of members having balance below Rs. 3.00 lakhs will be paid by the Trust and they will be out of the insurance scheme.
- SBI REMBS/SBI Health Care Policy Members cannot join SBI Health Assist Policy mid-term during the currency of the Policy. They can join only at the commencement of cover i.e., before 16<sup>th</sup> January'2025.

**i. Covers under SBI Health Care (Policy-A)**

The policy is run under SBI Retired Employee Medical Benefit Trust (SBI REMBT). Eligible retirees can become a member of the Scheme after payment of a one-time subscription fee (except dismissed, discharged, compulsorily retired, terminated and employees retired under section 19(3) of OSR upto clearance of their case are not eligible to join). The membership of SBI Health Care (SBI REMBS) for lifetime medical cover as per the limits subject to availability of the residual balance and corresponding one time subscription fee as per the following table:



<b>Residual balance under REMBS</b>	<b>Basic Sum Insured</b>	<b>Super Top-up sum Insured</b>
Rs. 3.00 lacs	Rs. 3.00 lacs	0.00
Above Rs. 3.00 lacs to below Rs. 10.00 lacs	Rs. 3.00 lacs	Rs. 6.00 lacs
Rs. 10.00 lacs and above	Rs. 5.00 lacs	Rs. 6.00 lacs

**C. Procedure for Renewal / Enrolment for SBI Health Assist (Policy ‘B’) for pensioners/ family pensioners receiving pension through HRMS**

In view of digital advancement, online process has been introduced for applying for membership of SBI Health Assist for retirees receiving pension through HRMS to make the process fast and paperless. Accordingly, a new functionality “SBI Health Assist (enrolment/renewal)” has been introduced in HRMS. Details of the pensioners/ family pensioners will be auto fetched from HRMS data base.

- Employees retiring/ pensioners/ family pensioners will be able to apply through HRMS/ select plans only if they are eligible to apply/ select the specific plan.
- 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.
- Online Application for SBI Health Assist membership/renewal will be submitted by the eligible employee/ pensioner in HRMS and requirement of submission of physical declaration is dispensed with.
- Required declaration of the applicant for enrolment under the scheme shall be obtained online and submission of physical declaration is dispensed with.
- Premium will be auto calculated, and payment of premium will be debited to the pension account of the applicant, authorization for which will be obtained digitally from the applicant under the functionality.
- The concerned AO can approve/reject individual request.
- If any application is to be rejected due to any adverse development subsequently in status of the employee/ pensioner, rendering him/ her ineligible under the scheme, Circles shall immediately intimate P&PM Department at Corporate Centre for rejection of the application.
- Corporate Centre will finally approve the applications and send consolidated premium to SBI General Insurance Company Ltd.

**D. Procedure for Renewal / Membership for SBI Health Assist (Policy 'B') for retirees/ spouses of deceased retirees not receiving pension**

There are some eligible retirees who do not receive pension through HRMS and hence do not have HRMS ID/ access to HRMS portal. Such members will continue to submit physical application forms for enrolment and renewal, as hitherto.

**Procedure to be followed by Various categories of applicants :**

**E. Delivery of the Welcome kit of SBI Health Assist and SBI Health Care**

- a) Welcome kit containing Physical copy of Insurance cards, Brochure of Policy features, List of network hospitals and claim form will be delivered by Speed Post to the registered address of the members in the Policy.
- b) Once the welcome kit is dispatched, TPA will share speed post tracking ID with member through SMS /Whatsapp. In case of non-receipt of welcome kits, members may take up the matter with the TPA representative stationed at respective AO/ representative of the Broker (M/S Anand Rathi Insurance Broker Ltd.) stationed at Selected AOs.
- c) Soft copy of the cards will be shared by concerned TPA on registered email id of the members.

**F. Terms and Conditions of the Policies**

The other detailed terms and conditions of the Group Mediclaim Policies is furnished as Annexure V of e Circular no. CDO/P&HRD-PPG/60/2022-23 dated 07.01.2023.

**G. CGM (HR) is authorised to issue clarifications/ guidelines in the matter, if any.**

(CDO/P&HRD-PPFG/60/2020-21 dated 15<sup>th</sup> December, 2020, CDO/P&HRDPPFG/76/2021-22 dated 16<sup>th</sup> December, 2021, CDO/P&HRD-PPFG/60/2022-23 dated 7<sup>th</sup> January, 2023, CDO/P&HRD-PPFG/47/2023 – 24 dated 24.01.2024)

**8.2 NEW MEDICAL BENEFIT SCHEME FOR RETIRED DEPUTY MANAGING DIRECTORS & CHIEF GENERAL MANAGERS OF THE BANK**

(e-Circular No. CDO: P&HRD –PPFG/106/2015-16, dated 19.03.2016, CDO/P&HRD-PPFG/44/2021-22 dated 31.08.2021, CDO/P&HRD-PPFG/61/2022-23 dated 07.01.2023, CDO/P&HRD-PPFG/45/2023 – 24 dated 05.01.2024) Circular No.: CDO/P^HRD-PPFG/45/2023 – 24, Circular No.: CDO/P^HRD-PPFG/61/2022 – 23)



SN	Circle	Name of Diag. Centre	Address	Contact
130	Chandigarh	Star Imaging & Diagnostic Centre	Opposite Ansal Plaza, 1998/2 Circuit House circuit House Road Maharaj Nagar Ludhina	Dr. Bhavnish
131	Chandigarh	Medicare Lab, Shimla	Medicare Lab, M	Dr Kuldeep
132	Chandigarh	Narula Diagnostic Centre(P) Ltd Rohtak	Opp Huda Complex, Civil Road, Rohtak	Mr. Bimal Dr. Arun N
133	Chandigarh	LifeCure Labs, Panchkula	SCO 58, Sector 6, Panchkula	Dr.Neeraj T
134	Chandigarh	Dr Lal PathLabs	Shop No.241, Sec.20, Panchkula	Mr.Sumit S
135	Chennai	VRR Diagnostic Services	87 Burkit Road T Nagar Chennai 600017	Banu praka
136	Chennai	Aarthi Scans	No. 60, 100 Feet Road, Vadapalani Chennai 600026	Jainal
137	Chennai	Aarthi Scans	4,Thangaraj Salai ,Near Raja Muthiah Mandran,K.K Nagar,Madurai 625020	Srinivasan

SN	Circle	Name of Diag. Centre	Address	Contact
138	Chennai	Neuberg Ehrlich Laboratory	No.7 Rajiv Gandhi Salai, Industrial Estate, Perungudi, Chennai 600096	Sathish
139	Chennai	Medline Diagnostics	No 23 A, Tennur High Road, Trichy - 620 017	Mohamed
140	Chennai	A3 Hormone Lab	Door No 261 Krishnammal Nagar, Opp to Sarada College Fairland, Salem 636016	Prem Kum
141	Chennai	Rockfort Scans	C-178, First Floor, 10th Cross East, Thillai Nagar, Tiruchirapalli - 620 018	Swaminath
142	Chennai	Metropolis	All over Chennai	Vichitra
143	Chennai	Dhevaki Diagnostic Pvt Ltd	26,Theni Main Road,Arasaradi,Madurai 625016.	Murugesan
144	Chennai	Medall Healthcare	No 191 Poonamallee High Road Near Taylor's Road Signal, Kilpauk, Chennai 600010	Meenakshi

SN	Circle	Name of Diag. Centre	Address	Contact
145	Chennai	Balaji Super Speciality Diagnostic Service	1, Perumal East Street, Nagapattinam - 611 001	Balaji V
146	Guwahati	M/s Matrix Diagnostic Centre	Nexia Park, Christian Basti, Guwahati - 781005 Assam	Ranjan
147	Guwahati	M/s Alcare Diagnostic & Research Pvt Ltd	Dinesh Ojha Path, Rajgarh Road, Bhangagarh, Guwahati-781005 Assam	Sandeep Das
148	Guwahati	M/s The Apollo Clinic	Kanchan Road, Opposite Bora Service, Guwahati	Gopal Sha
149	Guwahati	M/s Babina Diagnostic Centre, Imphal	RIMS Road, Imphal-795001	Nongdrenk
150	Guwahati	M/s Ultracare Diagnostic Centre	Survey, Guwahati – 781028 Assam	Nipam Kali
151	Guwahati	M/s Woodland Hospital, Shillong	Dhankheti, Meghalaya Shillong-793003,	Sabitabrata Bhattachar



Sr. No	Circle	Place Of Dispensary	Name of BMO	Name of PPMO	Name Of Contract Doctor	S
118	Chandigarh	Moga			Arvinder Pal Gill	
119	Chandigarh	Ambala Cantt.			Ravinder Kapoor	
120	Chandigarh	AO Panchkula	Ausaf Ahmad 9654246320			
121	Chandigarh	Karnal			Ved Parkash Wadhwa	
122	Chennai	LHO Chennai	Dr. Radhika Rajagopal 9830080826		Dr. L K Vennila	
123	Chennai	AO Chennai North	Dr.M. Sethuraman 9626228696			
124	Chennai	Perambur			Dr.T.G.Navanit ha Krishnan	
125	Chennai	Egmore		Dr.R.Mala Shankar 9445861238		

Sr. No	Circle	Place Of Dispensary	Name of BMO	Name of PPMO	Name Of Contract Doctor	S
126	Chennai	Vellore			Dr.K.Sathish	
127	Chennai	Administrative Office Chennai South	Dr. Suvarchala Seelam Bala 9445865716			
128	Chennai	Sbi Guindy Branch			Dr. Haripriya Ishwarram	
129	Chennai	Sbi Tambaram Branch			Dr. Meganathan R	
130	Chennai	Sbi Tiruvannamalai Branch			Dr. Hari Raj	
131	Chennai	AO Trichy	Dr. Priya Sharma 9488302289			
132	Chennai	Thanjavur			Dr. Bheena Yuvaraj	

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Sr. No	Circle	Place Of Dispensary	Name of BMO	Name of PPMO	Name Of Contract Doctor	S
133	Chennai	Nagapattinam			Dr. Janakiraman	
134	Chennai	Madurai AO		Dr. G. Kalaivani 9487560124		
135	Chennai	Nagercoil			Dr. V R Theiva Prakash	
136	Chennai	Arasaradi			Dr. V Arunadevi	
137	Chennai	Sivakasi			Dr. Kathiresan M	
138	Chennai	Tuticorin			Dr. R Sunitha	
139	Chennai	Tirunelveli			Dr. Arumugam N	
140	Chennai	AO, Coimbatore	Dr. Yasmin Basha 9442288847			
141	Chennai	Erode			Dr. Naveenkumar R.	

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Sr. No	Circle	Place Of Dispensary	Name of BMO	Name of PPMO	Name Of Contract Doctor	S
142	Chennai	Karur			Dr. B. Jayanthi	
143	Chennai	Tirupur			Dr. N. Soundaranayagi	
144	Chennai	Salem	Dr. Angeline Christina 6385124121			
145	Chennai	Pondicherry			Dr. Barathi Banu	
146	Corporate Centre	Corporate Centre	Dr.Usha Udyavar(Cmo) 9833993251		Dr.Lalit Chodnekar	
147	Corporate Centre	Corporate Centre	Dr.Sanjeevne Kamat 9619489490			

**Health is the greatest gift,  
contentment the greatest wealth,  
faithfulness the best relationship.  
-Buddha**



**Industrial Relations Department,  
State Bank Bhavan, Corporate Centre,  
Madame Cama Road, Mumbai, Maharashtra-400021.  
[sbiircc@sbi.co.in](mailto:sbiircc@sbi.co.in)**