

## **The State Bank Of India Awareness programme on provisions of MOU between IA and SBI vide Defence Salary Package and associated aspects**

The State Bank Of India aims to conduct an awareness programme on provisions of MOU between IA and SBI vide Defence Salary Package and associated aspects. Therein, **Non Marketing** dispensation will be ensured. Enhancement of **service to clientele** will form the focus.

### 5. **Scope**. Outline contours as follows :-

- (a) Provisions of Defence Salary Package vide MOU as revised.
- (b) Digitization - focus on safety, prevention of frauds and ease of banking from place of posting.
- (c) Relevant non salary products (loans etc) and benefits to soldiers.
- (d) Early release of Insurance Cover (PAI)/Complaint Redressal mechanism.
- (e) Advice on expeditious release of pensions and grey areas.
- (f) Basics of Financial Literacy - safety in built.
- (g) Distribution of summary of provisions vide brochures for reference (as appended).
- (h) Queries/critique from the environment.

### 6. **Programmes already conducted**

- (a) Mass Awareness Programmes are conducted pan India in each region to ensure utilization of benefits extended by SBI to soldiers.
- (b) Programmes in Training Centres have been of special significance. To this effect, programmes conducted in GARHWAL, KUMAON, MADRAS, BIHAR, SIKH, ASSAM, GORKHA, Signals & Artillery Regimental Centres have been activities of high yield. The concept has been orientation of **Special Reps from each Battalion of the Regiment collected at the Training Centre who deal with financial matters/complaint in the units**. Thus the provisions/benefits/ service can be communicated to other personnel in the battalions generating optimization as feasible.
- (c) **In addition, the programmes have been conducted pan India in various formations attended by large number of troops and personally facilitated by the Formation Commanders**. Some examples are Jaipur,

Mathura, Jodhpur, Jaisalmer, Lansdowne, Dimapur, Kohima, Bikaner, Suratgarh, Lalgarh Jattan, Sri Ganganagar, Pune, Bangalore, Ranchi, Dehradun, Dharnagadhra, Roorkee, Meerut, Shillong, Agra etc.

(d) Experience of conduct of such programmes in all locations has yielded high **dividends for officers, men, ESM and widows.**

(e) Spreading of mass awareness has been endorsed by Colonel Commandants/Senior Officers including Army Commanders, in fact, a request to SBI during interaction with senior officials

(d) Experience of conduct of such programmes in all locations has yielded high **dividends for officers, men, ESM and widows.**

7. **Reference.** Brochure as mentioned earlier is appended which contains summary of provisions.

8. **Methodology.** Contours as below :-

(a) The programme comprises of an elaborate interaction facilitated by the Defence Advisor including attendance in person along with senior SBI dignitaries holding managerial positions.

(b) **The Defence Advisor provides a perspective personally aimed at protecting soldiers interests. This is followed by elaborate interaction by a dignitary ex SBI duly sharing experiences pan India.**

(c) Q&A session and feed back.

9. **Schedule.** 12 Dec 2019 : 1715h to 1915h.

10. **Special features.**

(a) Besides attendees, personnel dealing with financial matters in units (akin to Trainers) to attend aimed that generating mass effect.

(b) Attendance by SBI officials in multi domains for queries resolution.

Date :12 Dec 2019

Time:1715hrs to 1915

Venue: Open Area Near Artillery Station offrs Mess Parade Road