



# STATE BANK EMPLOYEES' CO-OPERATIVE CREDIT SOCIETY LTD.(SBHECCS)

Registered Under Multi State Cooperative Societies Act 2002

Regd. No. MSCS\CR\373\2010 Amendments to the Existing Bye-laws 2018 Estd : 1952

AS EXISTING	PROPOSED FOR AMENDMENT																								
<p><b>Bye- Law No. 5</b>  <b>ENTRANCE FEE AND SUBSCRIPTION:</b>  <b>5-A</b> A member on admission shall be required to pay an entrance fee of Rs.10/- only and subscribe regularly Rs.50/- p.m. towards share capital to the extent of a minimum of Rs.4,500/-.</p> <p>The application for membership shall be made in the prescribed form and will accompany the remittance of Rs.340/- as under. The maximum share holding will be restricted to 75 shares of Rs. 150/- each for all members, subject to the condition that no member shall hold more than 1/5<sup>th</sup> share capital of the Society or Rs. 11,250/- whichever is less.</p> <p>For all members including Sub-staff :</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Admission Fee</td> <td style="text-align: right;">Rs. 10.00</td> </tr> <tr> <td>MBF/MARF (MBF 220 + MARF 60)</td> <td style="text-align: right;">Rs. 280.00</td> </tr> <tr> <td>Share</td> <td style="text-align: right;">Rs. 50.00</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black;">Rs. 340.00</td> </tr> </table>	Admission Fee	Rs. 10.00	MBF/MARF (MBF 220 + MARF 60)	Rs. 280.00	Share	Rs. 50.00		Rs. 340.00	<p><b>Bye- Law No. 5</b>  <b>ENTRANCE FEE AND SUBSCRIPTION:</b>  <b>5-A</b> A member on admission shall be required to pay an entrance fee of Rs.10/- only and subscribe regularly Rs.50/- p.m. towards share capital to the extent of a minimum of Rs.4,500/-.</p> <p>The maximum share holding shall be restricted as under:-</p> <p>Sub-staff: 90 shares / Clerical staff 110 shares / Officers 130 shares. The value of each share shall be Rs. 150/- subject to the condition that no member shall hold more than 1/5<sup>th</sup> share capital of the Society or Rs. 19,500/- whichever is less.</p> <p>The application for membership shall be made in the prescribed form and will accompany the remittance as under:</p> <p><b>i) Sub-staff:</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Admission Fee</td> <td style="text-align: right;">Rs. 10.00</td> </tr> <tr> <td><b>MBF / MARF (450 + 60)</b></td> <td style="text-align: right;">Rs. 510.00</td> </tr> <tr> <td>Share Capital</td> <td style="text-align: right;">Rs. 50.00</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black;">Rs.: 570.00</td> </tr> </table> <p><b>ii) Clerical &amp; Officers:</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Admission Fee</td> <td style="text-align: right;">Rs. 10.00</td> </tr> <tr> <td><b>MBF / MARF (650 + 60)</b></td> <td style="text-align: right;">Rs. 710.00</td> </tr> <tr> <td>Share Capital</td> <td style="text-align: right;">Rs. 50.00</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black;">Rs. 770.00</td> </tr> </table>	Admission Fee	Rs. 10.00	<b>MBF / MARF (450 + 60)</b>	Rs. 510.00	Share Capital	Rs. 50.00		Rs.: 570.00	Admission Fee	Rs. 10.00	<b>MBF / MARF (650 + 60)</b>	Rs. 710.00	Share Capital	Rs. 50.00		Rs. 770.00
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<p><b>Bye- Law No. 17 DEPOSITS:</b>            Fixed deposits or any other type of deposits may be received at rates of interest fixed from time to time by the Managing Committee from members only.</p> <p>However, after fulfilling the conditions laid down in Bye-law No 5-A and 11 every member should contribute Rs.250/- p.m. and such contributions shall be kept in a separate deposit account, in each member's account known as "Members Retirement Fund " until he/she ceases to be a member. Interest shall be allowed on such deposits @ 7% p.a. which shall be calculated and credited to a separate account known as "Members Retirement Fund Accumulated Interest A/c" at half yearly rests.</p>	<p><b>Bye- Law No. 17 DEPOSITS:</b>            Fixed deposits or any other type of deposits may be received at rates of interest fixed from time to time by the Managing Committee from members only.</p> <p>However, after fulfilling the conditions laid down in Bye-law No 5-A and 11 every member should contribute <b>Rs.350/-</b> p.m. and such contributions shall be kept in a separate deposit account, in each member's account known as "Members Retirement Fund " until he/she ceases to be a member. Interest shall be allowed on such deposits @ 6% p.a. which shall be calculated and credited to a separate account known as "Members Retirement Fund Accumulated Interest A/c" at half yearly rests.</p>																								
<p><b>Bye- Law No. 41-A CREDIT LOAN:</b>            Each member shall be entitled to Credit Loan to the extent of an amount equal to ten months basic pay for every completed year of membership upto a maximum of Rs. 1,25,000/- subject to holding of shares equivalent to 1/4<sup>th</sup> of the loan amount or Rs. 4,500/- whichever is less, repayable in 72 regular monthly installments on furnishing at least two acceptable sureties who are the members of the Society. The time gap between the sanction of one Credit loan and the other shall be 18 months.</p>	<p><b>Bye- Law No. 41-A CREDIT LOAN:</b>            Each member <b>upon enrollment shall be entitled to avail Credit Loan</b> to the extent of an amount equal to ten months basic pay or <b>Rs. 1,25,000/-</b> whichever is less, subject to holding of minimum of 30 shares of Rs. 150/- each. However on completion of one year of membership each member shall be entitled to avail credit loan of upto a maximum of <b>Rs. 2,00,000/-</b> lakhs, repayable in <b>96</b> regular monthly installments on furnishing one acceptable surety who is a member of the Society. The time gap between the sanction of one Credit loan and the other shall be 15 months.</p>																								



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AS EXISTING	PROPOSED FOR AMENDMENT
<p><b>Bye- Law No. 41-B LONG TERM LOAN:</b></p> <p>Twenty times his/her basic salary up to a maximum of Rs. 1,75,000/- which shall be termed as Long Term Loan to the members who have put in 2 years of confirmed service in the Bank and membership not less than 2 years in the Society, subject to holding of a minimum 30 shares for the purpose of housing (i.e., purchase of Plot/House or for construction, completion, extension or repair of house directly or through a Co-operative Housing Society,) or other than housing (i.e., Marriage, Education, Medical, Vehicle / Consumer Loans etc.,) repayable in not more than 96 regular monthly installments on furnishing Two acceptable sureties, who are the members of the Society and on production of evidence to the satisfaction of the Managing Committee.</p> <p>Between the sanction of one Long Term Loan and the other the time gap should be 24 months.</p>	<p><b>Bye- Law No. 41-B LONG TERM LOAN:</b></p> <p>Each member upon completion of two years of membership in the society shall be entitled to avail long term loan, subject to holding of minimum of 40 shares of Rs. 150/- each for the purpose of housing (i.e., purchase of Plot/House or for construction, completion, extension or repair of house directly or through a Co-operative Housing Society,) or other than housing (i.e., Marriage, Education, Medical, Vehicle / Consumer Loans etc.,) repayable in not more than <b>120</b> regular monthly installments or depending on the left over service, on furnishing Two acceptable sureties, who are the members of the Society and on production of evidence to the satisfaction of the Managing Committee.</p> <p><b>i) Sub-staff : Rs.2,00,000/- lakhs</b> <b>ii) Clerical &amp; Officers : Rs.3,00,000/- lakhs</b></p> <p>Between the sanction of one Long Term Loan and the other the time gap should be 18 months.</p>
<p><b>41-C. EMERGENCY LOANS:</b></p>	<p><b>-DELETED-</b></p>



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AS EXISTING	PROPOSED FOR AMENDMENT
<p><b>41-D SPECIAL LONG TERM LOAN:</b></p> <p>Each member shall be entitled to avail Special Long Term Loan for the purpose of Construction / Renovation / Extension / Repairs of house subject to the terms and conditions of the subsidiary working Rules thereof;</p> <p><b>QUANTUM OF LOAN :</b></p> <p>The "Special Long Term Loan" to be disbursed by the Society to the eligible persons shall be:</p> <p>i) Other than Sub-Staff      Rs. 2,75,000/- (Subject to holding of maximum 45 shares of Rs. 150/- each or Rs. 6,750/- whichever is less)</p> <p>ii) Sub-Staff                      Rs. 2,00,000/- (Subject to holding of maximum 37 shares of Rs. 150/- each or Rs. 5,550/- whichever is less)</p> <p>Provided that such a member authorizes to deduct the installments or dues in full or part either from his/her salary or gratuity/pension or any other payments that he/she receives from the Bank.</p>	<p><b>41-D SPECIAL LONG TERM LOAN:</b></p> <p>Each member shall be entitled to avail Special Long Term Loan for the purpose of Construction / Renovation / Extension / Repairs of house subject to the terms and conditions of the subsidiary working Rules thereof;</p> <p><b>QUANTUM OF LOAN :</b></p> <p>The "Special Long Term Loan" to be disbursed by the Society to the eligible persons shall be:</p> <p><b>I) Sub-Staff      Rs. 3,00,000/-</b> (Subject to holding of 50 shares of Rs. 150/- each)</p> <p><b>II) Clerical      Rs. 5,00,000/-</b> (Subject to holding of 70 shares of Rs. 150/- each)</p> <p><b>III) Officers      Rs. 7,00,000/-</b> (Subject to holding of 90 shares of Rs. 150/- each)</p> <p>The maximum borrowing power of a member including Credit Loan / Long Term Loan and Special Long Term Loan shall not exceed;</p> <p><b>I) Sub-Staff      Rs. 5,00,000/-</b> <b>II) Clerical      Rs. 8,00,000/-</b> <b>III) Officers      Rs.10,00,000/-</b></p> <p>Provided that such a member authorizes to deduct the loan installments or dues in full or part either from his/her salary or gratuity/pension or any other payments that he/she receives from the Bank.</p> <p>Any shortfall on account of the required Share Capital as specified at Bye-law No. 41(a), 41(b) and 41(d) above, the same shall be recovered at the time of releasing the loan.</p> <p>In case of any shortfall on account of MBF subscriptions, the premium shall be recovered at the time of sanction of loan on pro-rata basis, as may be applicable depending upon the amount sanctioned, in accordance with provisions of Bye-law No. 33-A.</p> <p>All other terms and conditions with regard to the Credit Loan / Long Term Loan and Special Long Term Loan, will remain unchanged.</p>
<p><b>43. INTEREST ON LOANS:</b></p> <p>On all the loans advanced interest shall be charged at the rate of 10% p.a. at half yearly rests as long as the Society advances from its own capital or deposits, but when loans are obtained from outside sources the interest shall be charged on all loans (including the loans already existing) from the date of such advances at higher rate to be fixed by the Managing Committee.</p>	<p><b>43. INTEREST ON LOANS:</b></p> <p>On all the loans advanced interest shall be charged at the rate of <b>9%</b> monthly rests as long as the Society advances from its own capital or deposits, but when loans are obtained from outside sources the interest shall be charged on all loans (including the loans already existing) from the date of such advances at higher rate to be fixed by the Managing Committee.</p>



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<b>Mutual Benefit Fund Scheme; Subsidiary Working Rules In accordance with provisions of Bye-law No.33 – A</b>	
<b>AS EXISTING</b>	<b>PROPOSED FOR AMENDMENT</b>
<p><b>Rule No.4: MODE OF PAYMENTS IN CASE OF DEATH OF A MEMBER</b></p> <p><b>4(a)</b> In case of death of member while continuing the membership of the fund and continuing the service of the Bank, provided, the subscriptions to the fund are regular and upto date, subject to the provisions of Rule No.3 the payments to the nominee/s of the deceased towards death relief benefit will be made at twenty times his/her contributions to the MBF Fund account, subject to the maximum of Rs. 5,50,000/- and minimum of Rs. 1,50,000/-.</p> <p>i) An amount of Rs.30,000/- will be paid immediately to the nominee of the deceased member towards funeral expenses on receipt of the claim application which shall be certified by the Manager of the Branch / Department where the member has worked last. The balance amount will be released as per eligibility and the procedure in vogue.</p> <p><b>4 (b) ACCIDENTAL DEATH RELIEF BENEFIT.</b></p>	<p><b>Rule No.4: MODE OF PAYMENTS IN CASE OF DEATH OF A MEMBER</b></p> <p><b>4(a)</b> In case of death of member while continuing the membership of the fund and continuing the service of the Bank, provided, the subscriptions to the fund are regular and upto date, subject to the provisions of Rule No.3 the payments to the nominee/s of the deceased towards death relief benefit will be made at twenty times his/her contributions to the MBF Fund account, subject to a minimum of <b>Rs.2,50,000/- and upto a maximum eligibility limit:-</b></p> <p><b>i) For Sub-staff : Max of Rs. 7.00 lakhs</b> <b>ii) For Clerical &amp; Officers : Max of Rs. 10.00 lakhs</b></p> <p>i) An amount of <b>Rs.40,000/-</b> will be paid immediately to the nominee of the deceased member towards funeral expenses on receipt of the claim application which shall be certified by the Manager of the Branch / Department where the member has worked last. The balance amount will be released as per eligibility and the procedure in vogue.</p> <p style="text-align: center;"><b>-DELETED-</b></p> <p><b>All other terms and conditions with regard to the Mutual Benefit Fund Scheme will remain unchanged.</b></p>



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## Superannuation Benefit Fund Scheme; Subsidiary Working Rules

In accordance with provisions of Bye-law No.33 – B

AS EXISTING		PROPOSED FOR AMENDMENT	
<p><b>4-7</b> An additional Superannuation Benefit will be paid only to those retirees who opt to join as Associate Member of the Society after the date of General Body, subject to fulfilling the eligibility criteria and mode of payments as stated in subsidiary working rules of Superannuation Benefit Fund Scheme Rule No. 3 and Rule No.4-4(ii) respectively, thereby increasing the Superannuation Benefit payable upto a maximum of Rs.2,000/- p.m. to each of the Associate Member depending upon the duration of the membership as specified in this Scheme and Medical Assistance Reimbursement Fund Scheme.</p> <p>Applicable to Members retiring on or after 29-09-2016</p>		<p><b>4-7</b> An additional Superannuation Benefit will be paid only to those retirees who opt to join as Associate Member of the Society after the date of General Body, subject to fulfilling the eligibility criteria and mode of payments as stated in subsidiary working rules of Superannuation Benefit Fund Scheme Rule No. 3 and Rule No.4-4(ii) respectively, thereby increasing the Superannuation Benefit payable upto a maximum of <b>Rs.2,400/-</b> p.m. to each of the Associate Member depending upon the duration of the membership as specified in this Scheme and Medical Assistance Reimbursement Fund Scheme.</p> <p><b>Applicable to Members retiring on or after 03.05.2018</b></p>	
Duration of membership	Additional Superannuation Benefit Payable over and above Rs.950/- p.m. as per Rule 4-4	Duration of membership	Additional Superannuation Benefit Payable over and above Rs.950/- p.m. as per Rule 4-4
Above 35 years	Rs. 550/- p.m.	Above 35 years	<b>Rs. 800/- p.m.</b>
Above 30 years but less than or equal to 35 years	Rs. 500/- p.m.	Above 30 years but less than or equal to 35 years	<b>Rs. 700/- p.m.</b>
Above 25 years but less than or equal to 30 years	Rs. 400/- p.m.	Above 25 years but less than or equal to 30 years	<b>Rs. 550/- p.m.</b>
Below 25 years	Rs. 200/- p.m.	Below 25 years	<b>Rs. 350/- p.m.</b>
		<p><b>All other terms and conditions with regard to the Superannuation Benefit Fund Scheme will remain unchanged.</b></p>	



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## Medical Assistance Reimbursement Fund Scheme; Subsidiary Working Rules In accordance with provisions of Bye-law No.33 – D

AS EXISTING	PROPOSED FOR AMENDMENT																				
<p><b>Rule No. 5. ELIGIBILITY CRITERIA AND MODE OF PAYMENTS</b></p> <p>5-1. Medical expenses incurred by the existing member or Associate Member (as defined at Rule No. 2 above) after the date of admission, in respect of all ailments, accidents and also deceases which need hospitalization and subsequent domiciliary treatment, shall be reimbursed to the extent of 20% of the amount sanctioned or to the extent of admissible expenses disallowed by the Bank, whichever is lower subject to within the overall limit as under:</p> <p>a) Existing Member: Maximum Limit ; Rs. 50,000/- only b) Associate Members: maximum limit Rs. 500/- p.m depending upon the duration of membership. .</p> <p>Applicable to Members retiring on or after 26-09-2016</p> <table border="1" data-bbox="191 972 786 1314"> <thead> <tr> <th>Duration of membership</th> <th>Amount of Medical Assistance Benefit Payable monthly</th> </tr> </thead> <tbody> <tr> <td>Above 35 years</td> <td>Rs. 500/- p.m.</td> </tr> <tr> <td>Above 30 years but less than or equal to 35 years</td> <td>Rs. 400/- p.m.</td> </tr> <tr> <td>Above 25 years but less than or equal to 30 years</td> <td>Rs. 250/- p.m.</td> </tr> <tr> <td>Below 25 years</td> <td>Rs. 200/- p.m.</td> </tr> </tbody> </table> <p><b>5-8 Permanent Disablement:</b> In case of permanent total disability / loss of both limbs/ both eyes OR loss of one limb/one eye due to accident, an amount of Rs. 1,50,000/- for self shall be paid only to the existing member whose subscription to the MARF Fund is current as on date, on submission of the following documents within 60 days from the date of the accident.</p> <p>i) Duly filled claim form in the prescribed format. ii) Final investigation report of the Police. iii) Disablement Certificate from the Doctor. iv) Photograph showing the disability. v) Confirmation of accident by the Branch Manager.</p> <p><b>NOTE:</b> i) Same as Existing ii) The overall monetary benefit admissible under the MARF Scheme only in case of permanent disablement shall be upto a maximum of Rs.1,50,000/-</p>	Duration of membership	Amount of Medical Assistance Benefit Payable monthly	Above 35 years	Rs. 500/- p.m.	Above 30 years but less than or equal to 35 years	Rs. 400/- p.m.	Above 25 years but less than or equal to 30 years	Rs. 250/- p.m.	Below 25 years	Rs. 200/- p.m.	<p><b>Rule No. 5. ELIGIBILITY CRITERIA AND MODE OF PAYMENTS</b></p> <p>5-1. Medical expenses incurred by the existing member or Associate Member (as defined at Rule No. 2 above) after the date of admission, in respect of all ailments, accidents and also deceases which need hospitalization and subsequent domiciliary treatment, shall be reimbursed to the extent of 20% of the amount sanctioned or to the extent of admissible expenses disallowed by the Bank, whichever is lower subject to within the overall limit as under:</p> <p>a) Existing Member: Maximum Limit ; Rs. 50,000/- only b) <b>Associate Members:</b> maximum limit <b>Rs. 650/- p.m</b> depending upon the duration of membership. .</p> <p>Applicable to Members retiring on or after <b>03.05.2018</b></p> <table border="1" data-bbox="813 972 1409 1314"> <thead> <tr> <th>Duration of membership</th> <th>Amount of Medical Assistance Benefit Payable monthly</th> </tr> </thead> <tbody> <tr> <td>Above 35 years</td> <td><b>Rs. 650/- p.m.</b></td> </tr> <tr> <td>Above 30 years but less than or equal to 35 years</td> <td><b>Rs. 500/- p.m.</b></td> </tr> <tr> <td>Above 25 years but less than or equal to 30 years</td> <td><b>Rs. 350/- p.m.</b></td> </tr> <tr> <td>Below 25 years</td> <td><b>Rs. 300/- p.m.</b></td> </tr> </tbody> </table> <p><b>5-8 Permanent Disablement:</b> In case of permanent total disability / loss of both limbs/ both eyes OR loss of one limb/one eye due to accident, an amount of <b>Rs. 2,50,000/-</b> for self shall be paid only to the existing member whose subscription to the MARF Fund is current as on date, on submission of the following documents within 60 days from the date of the accident.</p> <p>i) Duly filled claim form in the prescribed format. ii) Final investigation report of the Police. iii) Disablement Certificate from the Doctor. iv) Photograph showing the disability. v) Confirmation of accident by the Branch Manager.</p> <p><b>NOTE:</b> i) Same as Existing ii) The overall monetary benefit admissible under the MARF Scheme only in case of permanent disablement shall be upto a maximum of <b>Rs.2,50,000/-</b></p>	Duration of membership	Amount of Medical Assistance Benefit Payable monthly	Above 35 years	<b>Rs. 650/- p.m.</b>	Above 30 years but less than or equal to 35 years	<b>Rs. 500/- p.m.</b>	Above 25 years but less than or equal to 30 years	<b>Rs. 350/- p.m.</b>	Below 25 years	<b>Rs. 300/- p.m.</b>
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## Medical Assistance Reimbursement Fund Scheme; Subsidiary Working Rules In accordance with provisions of Bye-law No.33 – D

AS EXISTING	PROPOSED FOR AMENDMENT
<p><b>5-9 Financial Assistance for Major Ailments</b></p> <p>In case of members suffering from major ailments such as Cancer,; Transplantation of kidney/ Liver/ Brain ; Operation of Heart / Lung / liver / Brain / Retina Detachment, Amputation; Bone marrow transplant, Total disability / loss of limbs due to Paralysis / Accident,, an amount of Rs.1,200/- per month for a maximum period of 15 months (i.e., upto a maximum of Rs.18,000/-) for self shall be paid only to the existing member whose subscription to the MARF fund is current as on date, subject to fulfilling eligibility criteria as specified:-</p> <p><b>5-10 Financial Assistance For Dependent Spouse Or Children:</b></p> <p>A Special Provision is created to extend monetary support up to a maximum of Rs.15,000/- to mitigate the hardship of those members, in case of their wholly dependent spouse or children are suffering with major ailments such as Cancer,; Transplantation of kidney/ Liver/ Brain ; Operation of Heart / Lung / liver / Brain / Retina Detachment, Amputation; Bone marrow transplant,;/ Hysterectomy; Knee Replacement; Total disability / loss of limbs due to Paralysis / Accident, upon testifying the bonafides, within the maximum limit, as applicable under the MARF Scheme.</p>	<p><b>5-9 Financial Assistance for Major Ailments</b></p> <p>In case of members suffering from major ailments such as Cancer,; Transplantation of kidney/ Liver/ Brain ; Operation of Heart / Lung / liver / Brain / Retina Detachment, Amputation; Bone marrow transplant, Total disability / loss of limbs due to Paralysis / Accident,, an amount of <b>Rs.1,500/-</b> per month for a maximum period of 24 months (i.e., upto a maximum of <b>Rs.36,000/-</b>) for self shall be paid only to the existing member whose subscription to the MARF fund is current as on date, subject to fulfilling eligibility criteria as specified:-</p> <p><b>5-10 Financial Assistance For Dependent Spouse Or Children:</b></p> <p>A Special Provision is created to extend monetary support up to a maximum of <b>Rs.20,000/-</b> to mitigate the hardship of those members, in case of their wholly dependent spouse or children are suffering with major ailments such as Cancer,; Transplantation of kidney/ Liver/ Brain ; Operation of Heart / Lung / liver / Brain / Retina Detachment, Amputation; Bone marrow transplant,;/ Hysterectomy; Knee Replacement; Total disability / loss of limbs due to Paralysis / Accident, upon testifying the bonafides, within the maximum limit, as applicable under the MARF Scheme.</p> <p style="text-align: center;"><b>OR</b></p> <p>In case of any particular ailment wherein the hospitalization expenses incurred exceeds <b>Rs. 2,00,000/- lakhs.</b></p> <p><b>All other terms and conditions with regard to the Medical Assistance Reimbursement Fund Scheme will remain unchanged.</b></p>
	<p><b>NOTE:</b></p> <p><b>The enhanced monetary benefit under the Mutual Benefit Fund Scheme/ Superannuation Benefit Fund Scheme / Medical Assistance Reimbursement Fund Scheme shall be applicable only to the members on rolls of the society as on date of the General Body ie., 3<sup>rd</sup> May 2018 and upon receipt of the revised subscriptions.</b></p>