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**भारतीय स्टेट बैंक अधिकारी संघ ( पटना मंडल )**  
**State Bank of India Officers' Association (Patna Circle)**

All Letters to be  
Addressed to the  
General Secretary

Regd. No. 1872 of 1975  
(REGISTERED UNDER TRADE UNION ACT - 1926)

State Bank Building  
2<sup>nd</sup> Floor  
West Gandhi Maidan  
Patna - 800 001

CIRCULAR NO.09 /2024

DATE : 30.01.2024

TO,  
ALL MEMBERS

**Staff: Miscellaneous**

- A) Individual Housing Loan Scheme for Scheduled Tribe (ST) Employees**  
**B) Individual Housing Loan Scheme for SC/OBC Employees in CNT Areas**

We reproduce hereunder the text of the **AISBOF Circular No. 09** dated 30.01.2024, the contents of which are self-explicit.

*With warm greetings,*

(Amaresh Vikramaditya)  
**GENERAL SECRETARY**

OUR UNITY : ZINDABAD-ZINDABAD  
S.B.I.O.A. : ZINDABAD-ZINDABAD

**TEXT**

**Staff: Miscellaneous**

- A) Individual Housing Loan Scheme for Scheduled Tribe (ST) Employees**  
**B) Individual Housing Loan Scheme for SC/OBC Employees in CNT Areas**

We have sent a communication to the Deputy Managing Director (HR) and Corporate Development Officer, Corporate Center, State Bank of India, on the captioned subject.

A copy is enclosed for your information.

**#OurUnityLongLive**

With greetings  
Yours comradely,

(Deepak Kumar Sharma)  
**General Secretary**

The Dy. Managing Director (HR) &  
Corporate Development Officer  
State Bank Bhavan  
Nariman Point  
Mumbai-400 021

Respected Sir,

**Staff: Miscellaneous**

**A) Individual Housing Loan Scheme for Scheduled Tribe (ST) Employees**

**B) Individual Housing Loan Scheme for SC/OBC Employees in CNT Areas**

We most humbly bring to your kind attention a matter of significant importance - the Individual Housing Loan Schemes for i) Scheduled Tribe (ST) Employees, and ii) Scheduled Cast/Other Backward Class (SC/OBC) employees in notified areas under the Chotta Nagpur Tenancy (CNT) Act' 1908.

2. The history of this scheme reveals that it was not initially available to the employees of the Bank in Notified areas where there is a restriction on the transfer of land and charge through mortgage of the property. It was only through persistent efforts that this facility was extended to these officers, albeit with certain conditions.

3. Our bank has long championed the cause of providing affordable housing solutions to our valued employees from the SC/ST community in accordance with the IHLSSTE scheme. This scheme has been a beacon of hope, offering financial assistance for housing needs with maximum loan limits of Rs. 22 lakhs for sub-staff, Rs. 30 lakhs for clerical staff, and Rs. 45 lakhs for officers. However, the last revision of these limits occurred in the year 2021.

4. While these loan limits have indeed served as a commendable framework, the changing economic landscape and real estate market trends demand a re-evaluation. The cost of real estate has seen a significant upswing in recent times, posing a considerable challenge to our SC/ST employees in their quest to acquire suitable housing in Jharkhand State.

5. Furthermore, the income levels of our employees have also witnessed a substantial increase since the last revision in the loan limits in 2021. Anticipating further income growth during the upcoming wage revision, we find it imperative to address the financial constraints faced by our SC/ST employees.

6. A substantial improvement in these limits is the need of the hour, aiming to better align the loan amounts with the increased cost of real estate and the elevated aspirations of our employees, given their improved income levels. After the recent enhancement in loan limits and other improvements in IHLS for staff, there has been a demand from the members for corresponding enhancement under IHLSTE and IHL for SC/OBC schemes also.

7. We firmly believe that your intervention and support in championing this cause will not only benefit our valued employees but will also contribute significantly to nourish a more inclusive and equitable work environment in our organization. Your leadership in this matter would be greatly appreciated.

We look forward to your positive response and the opportunity to discuss this matter further.

Thanking you

Yours sincerely,

**Sd/-**  
**(Deepak K Sharma)**  
**General Secretary**