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स्टेट बैंक ऑफ इंडिया ऑफिसर्स एसोशिएशन
State Bank of India Officers' Association
(Patna Circle)
Regd No. 1872 of 1972
REGISTERED UNDER TRADE UNION ACT – 1926

All letters to be addressed
to the General Secretary

State Bank Building
2nd Floor, Local Head Office
West Gandhi Maidan,
Patna-800001

CIRCULAR NO.06 /2026

DATE : 09.01.2026

TO,
ALL MEMBERS

**Individual Housing Loan Scheme for Scheduled Tribe Employees (IHLSSTE)
and for SC/OBC Employees in CNT Areas**

We reproduce hereunder the text of the AISBOF Circular No. 06 dated 09.01.2026, 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

**Individual Housing Loan Scheme for Scheduled Tribe Employees (IHLSSTE)
and for SC/OBC Employees in CNT Areas**

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

The content of the communication is reproduced below.

With Greetings,

Yours Comradely,

(Rupam Roy)

General Secretary

To,
The Deputy Managing Director (HR) & CDO

State Bank of India
Corporate Centre,
Mumbai-400021.

Dear Sir,

Individual Housing Loan Scheme for Scheduled Tribe Employees (IHLSSTE) and for SC/OBC Employees in CNT Areas

The Bank has introduced Individual Housing Loan Scheme for our Scheduled Tribe employees & SC/OBC employees in CNT areas to enable them acquire suitable accommodation in notified areas where there is restriction on transfer of land and charge through mortgage of the property cannot be created. Such specifically designed product came with certain stipulations understandably for non-feasibility of mortgaging the property purchased/built. However, there has been some genuine heartburn amongst the officers residing in such areas where the price escalation involving cost of construction and purchase of land has attained an unprecedented height which merits relook of the existing limit to actually pass on the benefit of the scheme to the deserving employees.

As your good office will appreciate, everyone finds it convenient building a house, purchase landed properties at their own native places and do not usually intend to migrate to another place for various socio-economic and most importantly emotional attachments. However, the current limit ranging half of what is available under IHLS is literally delimiting the capacity of a section of officers/employees who want to own a property at their respective place of domiciles and procurement of construction materials which are predominantly transported from other places has nearly become impossible to manage with the loan amount they are eligible for.

Though the Bank has enhanced the loan limits under Individual Housing Loan Scheme for Scheduled Tribe (ST) employees and Individual Housing Loan Scheme for SC/OBC employees in CNT areas vide Circular No. CDO/P&HRD-IR/59/2023-24 dated 16.03.2024 with other terms and conditions remaining the same. However, the present limit is still not found adequate to acquire/construct properties on account of disproportionate price escalation and limited area of lands available at one's disposal in those restricted areas. As such, we impress upon your good office to further rationalize the loan limit so as to enable staff falling under such categories and are residing in such demarcated areas to acquire suitable accommodation.

Yours faithfully,

Sd/-

**(Rupam Roy)
General Secretary**