





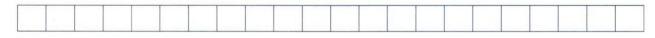
## **Government of Assam**

State Bank of India

# APPLICATION FORM

# FOR EMPLOYEES OF GOVERNMENT OF ASSAM

Home Loan application No. (For Official use)





#### SUBSIDISED HOME LOAN FOR EMPLOYEES OF GOVERNMENT OF ASSAM

# **CHECKLIST**

### DOCUMENTS TO BE SUBMITTED BY THE APPLICANT UNDER THE SCHEME (FOR LOAN UPTO Rs.15.00 LACS)

- 1. Passport size photographs (5 copies)
- 2. Proof of identification; Any one of Pan Card/Voter Id/ Identity Card/etc
- 3. Proof of residence : Any one of Electricity Bill/ Telephone (Landline)(not more than 2 months old) / Passport /SBI AC Passbook with updated address
- 4. Form 16 for Last 2 years.
- 5. Latest salary certificate with all the deductions duly certified by DDO
- 6. 6 months salary account statements (necessary if salary is not drawn from SBI)
- 7. No dues certificate from the existing banker if salary is credited at other than SBI
- 8. Personal Asset's & Liabilities statement in Bank's format
- 9. Document evidencing ownership of Land/Building to be purchased/constructed (such as Jamabandi copy etc )

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FORM-B (EMPLOYME	NT & INCOME DETAILS)	OR
Nature of Occupation Salaried	Businessmen / Self Employed Professional  Pensioner Sataried Individual	
Employer Name	Employment Status Regular On-Probation Contra	ctual
Total Experience	Yrs         Months         Years in Present Job         Yrs         Months         Years in Previous Job (if Applicable)         Yrs         Months	
Previous Employer's Name	Contact Number	
Previous Employer's Address	Current Industry	
Organization Type	Public Sector Unit Listed Private Company Unlisted Private Company MNC Central/State Government Local Civic	Body
Department	Designation	
Employee No.	Remaining Service Yrs Months	
Website		
Income / Financial Details	Income / Financial Details	
Income Details	Income Head Gross Income Net Income Frequency How are you paid ?	
Obligation / Deduction Details		
• • • •	Obligation Head Gross Obligations Net Obligations Frequency Remarks	
-		
Existing Loans (If Any)	Bank / Financer Type of Loan EMI Tenure of the Loan No. of EMIs Paid Outstanding Balance	1000
Bank Accounts Held		
	Bank Name Branch Account Type Account Number Account held for (Years)	
		_
Credit Cards	Card Number Issuer Name Primary /Supplementary Outstanding Balance Remarks	
Fixed Deposits	FD Number Amount Rate Maturity Date/dd/mm/vyvy) Bank Name	1000
Other Current Assets (Bonds, Shares, M	Autual Fund, Other Investments, Precious metals / Gold / Jeweiry , Immovable Property etc)         Asset Type         Asset Description         Asset No.         Asset Value         Remarks	1010
Name :	Date :	ntor

Builder Tie-up Available Yes       No       If Yes       then please provide Builder Project Tie-up ID       Property Type       Free Hold       Leas         Builder Name       Project Name       Project Name       Project Name       Project Name       Project Name         Building Name / Number       Project Yame       Project Name       Project Name       Project Name       Project Name         Build up Arae (St ft)       Prot Area (Sq ft)       Project Name       Project Name       Project Name         Prot / Flat No.       Block No       Project Name       Project Name       Project Name         Sellers Address 1       Block No       Project Name       Project Name       Project Name         Address of Property       Address of Property       Address of Property       Project Name       Project Name         Address of Property 1       Project Name       Project Name       Project Name       Project Project Name         Landmark       Project Name       Project Name       Project Name       Project Name       Project Project Name         Loan Details       Country       District       Project Cost)       Down payment Monthly       Quarterly       Prohase of New Flat         Loan Amount       Repayment Monthly       Quarterly       Annually       Teurohase of New Flat	eme Name Special Hor	ne Loa	in Se	chei	me	For	Em	plo	yee	es o	of A	SSa	m (	Gov	ern	mei	nt								P		ly Di	etails				0.13		
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For the benefit and convenience, group insurance plan underwritten by SBI Life Insurance Company Ltd. is available. As per the special provision of the Home Loan Scheme for Employees of Government of Assam, SBI Life RiNn Raksha Policy is required. Comprehensive insurance of property Purchased/ Constructed with Bank's finance are mendatory and policy may be obtained preferably from SBI Joint venture SBI General Insurance Company Limited.

SBI Life RiNn Raksha Policy-RiNn Raksha Policy is a group mortgage reducing term life insurance policy underwritten by SBI Life Insurance Company Ltd, which covers you against death and/or disability (as defined in the policy) to protect your dependents from the liability of the loan outstanding. The policy covers the outstanding loan balance for the entire tenure of the loan for upfront premium payable in 5 yearly installments.

Whether insurance premium will be paid by you or you would like to add the premium to the home loan?

I WILL PAY THE PREMIUM	PLEASE ADD THE PREMIU MENTIONED ABOVE	JM TO THE HOME LOAN AMOUNT
Signature of Applicant	Signature of Co-Applicant	Signature of Guarantor

#### FORM-D (DECLARATION)

#### DECLARATION

I/We certify that the information provided by me/us in this application form is true and correct in all respects and State Bank of India is entitled to verify this directly or through any third party agent. I/We confirm that the attached copies of financials/Bank Statements/Title/Legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. I/We further acknowledge the Bank's right to seek any information from any other source in this regard. I/We understand that all of the above-mentioned information shall form the basis of any facility that the Bank may decide to grant to me/us at its sole discretion.

I/We further agree that any facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorise the Bank to debit my home loan account with the Bank for any fees, charges, interest etc. as may be applicable

I/We undertake and declare that I/we will comply with the Foreign Exchange Management Act, 1999 ('FEMA') and the applicable rules, regulations, notifications, directions or orders made there under and any amendments thereof. I/We undertake to intimate the Bank before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.

I/We acknowledge that the Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We further acknowledge the right of the Bank to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by the Bank, without any specific consent or authorisation from me/us.

I/We acknowledge that the existence of this account and details thereof (including details of transactions and any defaults committed by me), will be recorded with credit reference agencies and such information (including processed information) may be shared with banks/financial institutions and other credit grantors for the purposes of assessing further applications for credit by me/us and/or members of my/our household, and for occasional debt tracing and fraud prevention. I/We accordingly authorise the Bank to share information relating to my/our home loan account.

I/We understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me/us, State Bank of India requires consent for the disclosure by the Bank, of information and data relating to me/us, of the credit facility availed of/to be availed of by me/us, obligations assumed/to be assumed by me/us, in relation thereto and default, if any, committed by me/us in discharge thereof.

1. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such; (a) information and data relating to me/us (b) the information or data relating to any credit facility availed of/to be availed of by me/us and (c) default, if any, committed by me/us in discharge of my/our such obligation, as the Bank may deem appropriate and necessary, to Credit Information Bureau (India) Limited (CIBIL) and any other agency authorised in this behalf by Reserve bank of India / Government of India.

2. I/We undertake that (a) CIBIL and any other agency so authorised may use, process the said information and data disclosed by the Bank, and (b) CIBIL and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors, as may be specified by the Reserve Bank in this behalf.

I/We agree to receive SMS alerts/Phone calls related to my/our application status and account activity as well as product use messages/calls that the Bank will send/make, from time to time, on my/our mobile/phone number (s) as mentioned in this application form. I/We undertake to intimate the Bank in the event of any change in my/our mobile phone number and residential address.

I/We understand that option exercised between the three life insurance products offered by SBI LIFE and one by SBI General is final and cannot be changed at a later stage.

I/We declare that I/We are not a director of State Bank of India or specified near relation (as defined in the Companies Act 1956) of any of the directors of State Bank of India (list of directors is available on www.sbi.co.in).

I/We further acknowledge that I / We have read, understood and agree with the Most Important Terms and Conditions governing the home loan product chosen by me/us.

I/We authorize the Bank to share, disclose, exchange, or use in any manner whatsoever, without any further specific consent or authorisation from me/us, the information/data provided by/related to me/us to the Group Companies/Associates/Subsidiaries/Affiliates/Joint Ventures of State Bank of India/ any person with whom the Bank has entered/propose to enter into contracts for provision of 'services/products' for the purpose of marketing/offering/selling any product/services and / or availing support services of any nature by the Bank.

(a) Yes (b) No. I do not consent to share, disclose, exchange or use the information/data.

(Put a tick mark against the preferred option)

Signature of Applicant	Signature of Co-Applicant	Signature of Guarantor
Place	Place	Place
Date	Date	Date

SBI	ACKNO	LEDGEMENT RECIEPT		
HOME LOANS Zanoena Jaisee, etame Loan Daisa	(	Customer Copy		
Loan application received on	, complete document	set received on	. Chec	ques received towards payment of Processing
Fee, Valuation Fee and Legal Fee amounting to Rs.		Rs	and Rs.	respectively vide cheque
numbers , an	nd	dated	; drawn in favou	ur of "State Bank of India" and payable at
Request will be disposed of and acceptance/rejection notif	fication would be mailed	within 15 days from the date of re-	ceint of completed a	innlication form with supporting documents

On behalf of State Bank of India

Date and Place:

Authorised Signatory

#### Annexure-I

(address of the disbursing authority)

(address of the disputsing aution

Dear Sir/Madam,

Irrevocable Letter of Authority:

State Bank of India's Interest Subvention Scheme for Housing Loan for Permanent Employees of State Government of Assam

Employee No:.....Designation....

3. In case of my death, retirement, resignation or discontinuing the service for any reason, I hereby authorize you to pay an amount payable on my account including amount payable by way of terminal benefits like P.F. and gratuity by reason aforesaid, to State Bank of India...... branch, towards the balance outstanding in the aforesaid loan account together with interest costs and /or any monies as may be due to the Bank in respect of the aforesaid loan.

Yours faithfully,

Full name:

Signature :

#### Annexure-II

The Branch Manager,
State Bank of India,

Dear Sir,

SHRI/SMT.....

S/o, W/o Shri.....

IRREVOCABLE LETTER OF AUTHORITY

State Bank of India's Interest Subvention Scheme for Housing Loan for regular State Govt Employees of Assam

We certify that Shri/Smt..... is a permanent employee of this organization drawing gross salary of Rs..... per month.

2. In view of your agreeing to grant to him/her a loan under the captioned scheme, we have received and noted:

(i) The irrevocable letter of authority from the employee, for crediting his/her salary every month to his/her account with State Bank of India.....branch, till we receive further instructions from you.

(ii) The irrevocable letter of authority in respect of making payment out of any amount payable to the employee including the amount payable by way of terminal benefits like P.F. and gratuity in case of his/her death ,retirement, resignation or discontinuing the service for any reason whatsoever, to State Bank of India.....branch, towards the balance outstanding in aforesaid loan account together with interest etc, and such payment shall be deemed to be a payment to the employee or on his account.

(iii) The employee shall agrees that he/she will ot be entitled to withdraw or revoke his/her authority, even in case of his/her transfer, until the whole of his/her debt inclusive of interest to the State Bank of India.....branch is liquidated and written consent of the Bank is obtained.

3. In the event of transfer of the employee elsewhere, we undertake to convey the instructions to the transferee office under advice to you immediately. In no case change in salary account and bank would be permitted until the whole of his/her debt inclusive of interest to the State Bank of India......branch is liquidated.

4. In the event of resignation, transfer, retirement, discontinuance of service or death of the employee, we undertake to inform you immediately.

Signature of the Officer (authorized to disburse salary and allowances)

Date:
Designation
Branch/Dept

#### Annexure-III

The Branch Manager, State Bank of India,

.....

Dear Sir,

Date:

SHRI/SMT
S/o, W/o Shri
IRREVOCABLE LETTER OF AUTHORITY
Interest Subvention Scheme for Housing Loan for Permanent Employees of State Government of Assam

I certify that the following information have been verified with our records, and are true to the best of my knowledge.

- 1. Name: Shri/Smt.....is a permanent employee of this organization/department
- 2. Present Grade of the employee:
- 3. Date of joining Service:
- 4. Date of Retirement :
- 5. Present Address:
- 6. Permanent Address:
- 7. Name of Department:
- 8. Place of construction sought for:

9. Employee No. Remaining service: \_\_\_\_\_yrs \_\_\_\_\_months

10 Nature of service : Pensionable 🗌 Non-pensionable 🔲

- 11. Emil address:
- 12. Drawing Net salary of Rs..... per month.(Latest salary certificate enclosed

13. Loan availed earlier if any and status thereof: Yes/No. If yes please submit details.

Signature of the Officer (Authorized to disburse salary and allowances)

Date:

NAME: **DESIGNATION:** BRANCH / DEPTT. :

#### DETAILS OF THE PROPOSED HOME LOAN SCHEME.

- 1. Permanent Employees of State Government of Assam with at least 5 years residual service will be eligible for the scheme once in his/her service tenure.
- 2. In case of retirement during the currency of the loan, DDO/ Pension disbursing authority will ensure that the Pension is paid through SBI at least until the loan is liquidated.
- Employees not having salary account with SBI or having salary account for less than 1 year should submit a "No Dues" certificate from his existing/ previous Banker.
- 4. Check off facility will be given by DDOs of the concerned employees for recovery of interest and principal from the salary of the employee.
- 5. Age: Minimum 21 years and at least 5 years residual service to be eligible for loan and maximum 70 years for employees with pensionable service and maximum 60 years for non-Pensionable service holders, by which time the loan should be fully repaid.
- Purpose: To purchase/ construct a new house / flat, Purchase of an existing/old house / flat, or Takeover of Home Loans from other Banks/HFCs/FIs only. Purchase of ancestral plot of land from any close relatives like Parents/Spouse/Siblings/Children is not covered by the scheme under any circumstances.
- 7. QUANTUM OF FINANCE: Maximum loan amount of Rs 15 Lacs for all grades of permanent employees of Government of Assam. However, an employee can avail more than Rs 15 Lacs but the Assam Government Interest Subvention will be available on loan up to the prescribed limit under the scheme.
- 8. EMI/NMI RATIO: a. Annual Income up to Rs. 5 lacs: 55%, Rs 5-8 lacs: 65%, Rs 8-10 lacs: 70% and >Rs 10 lacs: 75%. EMI will be fixed on basis of SBI offered rate of 8.50% for woman & 8.55% for others.
- 9. Close relatives can come together to avail home loan jointly also, if all are employees of Government of Assam. In such cases, Assam Government Interest Subvention will be available on loan clubbing together the prescribed limit under the scheme.
- 10. Loan Term: Maximum 240 months or up to the age of 70 years for employees with pensionable service and 60 years for others.
- 11. Moratorium Period: Upto 18 months from the date of first disbursement or 2 months after completion of construction whichever is earlier. Interest is to be served as and when applied.
- 12. Processing Fee: Full waiver of Processing Fee.

- 13. Margin: Loan Upto Rs. 20 lacs: 10%, Above Rs 20 lacs: 20%
- 14. No prepayment penalty.
- 15. Assam Govt. subsidy at 3.50% will be made available for entire loan tenure.
- 16. With Assam Government Interest Subvention of 3.50 %, Present Effective Rate will be 5% for women and 5.05% for men. This will remain same for 2 years from the date of sanction. The SBI offered rate of 8.50%-8.55% may undergo a change as and when MCLR (Marginal Cost For Fund based Lending Rates) is revised. Presently SBI MCLR rate is 8.00%. After 2 years from date of sanction, floating rate of interest linked to SBI MCLR will be applicable.
- 17. SPECIAL TEAM AT SBI TO PROCESS THE HOME LOAN APPLICATIONS UNDER THE SCHEME
- a. Applications will be submitted by employees to their DDOs with complete set of documents as per check list and application format specially designed for the scheme.
- b. The file would be sent to a team formed at each Regional Business Office and some select Branches of SBI for sanction of Assam Govt. Home Loan.
- c. Scrutiny of documents/eligibility/quantum of finance required will be done by the special team of SBI formed for the purpose.
- d. This SBI team will accord final sanction based on the proposed scheme.
- e. A Grievances Redressal Cell will be opened at each Regional Business Office & some identified SBI branch & LHO specially for the scheme to take care of grievances of the Employees of Govt. of Assam.
- f. Finally the file would be sent for documentation and disbursement of loan to a branch as per the choice of applicant.
- 18. At branch level SBI offers two options: option 'A' is without mortgage or option 'B' with mortgage:

**Option-A**: Branch will disburse loan up to Rs 10.00 lacs without creating mortgage. Government will issue Omnibus Government Guarantee in lieu of mortgage.

**Option-B**: Branch will disburse the loan above Rs 10.00 lacs after creation of equitable mortgage. Here Title Investigation Report by Bank's Empanelled advocate and valuation report by empanelled valuer will be obtained (Cost towards this will be borne by the employee concern). In the absence of Title deed for Builder projects, Loan will be disbursed on the basis of Agreement to Create Mortgage without Third Party Guarantee and as soon as Title Deed is received, Equitable Mortgage will be created through due process of law.

#### 19. Administration OF INTEREST SUBVENTION

The subsidy amount would be released by way of credit to the Salary accounts of the employees from where the installments towards the Home Loan are recovered by charging to the prefunded subsidy account maintained by Government of Assam. List of beneficiaries will be submitted to Govt. of Assam on monthly basis after release of subsidy.

- 20. Takeover from other Banks / FIs: Takeover of home loan from Scheduled Commercial Banks (SCBs) including Private and Foreign Banks/FIs is permissible if interest and/or installment of the home loan are serviced regularly, as per the original terms of sanction and account is a standard account. This will however be effective after 1(one) year from the date of issue of Office Memorandum (O & M) by Government of Assam.
- 21. Existing Home Loan of Employees with SBI: Assam Government interest subvention under this scheme will be applicable to existing home loans, after one year from the date of issue of Office Memorandum (O & M) by the Government of Assam. However, other terms and conditions presently governing the loan will remain unaltered.

#### 22. CHECK OFF FACILITY:

Check off facility to recover the loan amount will be mandatorily available in all cases. Check-off facility is a process that contains the following steps.

- a. the Government pays the salary of the employees into his Savings/Current Account with SBI,
- b. Employee availing loan under the scheme gives an irrevocable Standing Instruction (SI) for recovery of the loan installments from his salary account;
- c. The respective DDO's undertakes to inform the Bank if and when there is a severance of service due to borrower's transfer, resignation, retirement or suspension.
- d. Irrevocable authority letter from employer for making payment towards repayment of loan out of any amount payable to the employee, e.g. terminal benefits in case of his/her retirement, resignation, and discontinuance of service or death.
- e. Undertaking from the employer to obtain a NOC from the Bank before settling the dues of the borrower on transfer, resignation, retirement. DDO will ensure that In no case there will be change of Bank/Branch for paying salary during the currency of loan.

#### 23. **INSURANCE:**

- a. The employees who are availing Home Loans will be suitably covered by Life Insurance Policy.
- b. Insurance premium on Home Loan will be financed by the Bank by way of an additional term loan (Suraksha Loan).
- c. The house / flat purchased / constructed with the Bank's finance would be insured comprehensively for risk of fire / riots / earthquakes / lightning, floods, etc.
- 24. **Collateral security:** No equitable mortgage will be created for loan up to Rs.10.00 lacs under the scheme. In lieu of security, Omnibus Government Guarantee will be available. However, they would not be permitted to avail any loan facilities by mortgaging the land and building created out of the funds made available under this scheme from other Bank/FIs without specific written approval of SBI. Loan will be provided under this scheme to construct a single house/ purchase a single flat/house only in a particular plot of land. For loan above Rs.10.00 lacs, equitable mortgage shall be created for the total loan amount sanctioned along with Government Guarantee

## PROCESS FLOW OF HOME LOAN SCHEME SPECIFICALLY DESIGNED FOR ASSAM GOVT. EMPLOYEES

1. EMPLOYEES WILL APPLY THROUGH APPLICATION FORM SPECIALLY DESIGNED FOR THE SCHEME THROUGH THEIR RESPECTIVE DDO.

2. SALARAY CERTIFICATE WITH DEDUCTIONS, GRADE, DATE OF JOINING, DATE OF RETIREMENT, NATURE OF SERVICE:-PENSIONABLE OR NON PENSIONABLE, ANY OTHER REQUIRED INFORMATION, WILL BE CERTIFIED BY DDO .DDO WILL DO PRELIMINARY SCRUTINY AND FORWARD THE APPLICATION ALONG WITH CHECK OFF LETTER TO SPECIALTEAM AT SBI . EACH DDO WILL BE MAPPED TO A SPECIAL TEAM LACTED NEARBY.

3. THE FILE WOULD BE PROCESSED FOR SANCTION BY SPECIAL TEAM TO BE FORMED AT EACH REGIONAL BUSINESS OFFICE & SOME IDENTIFIED SBI BRANCHES. THIS WILL ENSURE THAT THE EMPLOYEES GET HASSLE FREE SERVICE AND THE CONCERNED DEPARTMENTS GET A SINGLE DEDICATED WINDOW AT BANK LEVEL

4. UPON FINDING THE CASE SUITABLE FOR CONSIDERATION UNDER THE SCHEME, THE SEPCIAL TEAM WILL ACCORD SANCTION BASED ON THE CRITERIA OF THE PROPOSED SCHEME AS PRESCRIBED BY BANK.

5. POST SANCTION, THE FILE W OULD BE SENT FOR DOCUMENTATION AND DISBURSEMENT TO A BRANCH NEARER EITHER TO PLACE OF PROPERTY OR PLACE OF POSTING AS PER THE CHOICE OF APPLICANT.

6. A GR IEVANCES READDRESSAL CELL TO BE CREATED AT EACH REGIONAL BUSINESS OFFICE & SOME IDENTIFIED SBI BRANCH AND LOCAL HEAD OFFICE, GUWAHATI, PARTICULARLY FOR THE SCHEME TO TAKE CARE OF GRIVANCES OF THE EMPLOYEES OF GOVT OF ASSAM

7. DISBURSEMENT OF LOAN

A. Without Mortgage Branch will disburse loan upto Rs 10.00 lacs without creating mortgage. Government will provide Omnibus Government Guarantee in lieu of mortgage

B. With Mortgage: Branch will disburse the loan above Rs 10.00 lac after creation of equitable mortgage.

(We will take up with SBI Corporate Centre to increase the cut off limit of collateral free loan to Rs.15.00 lacs)

8. SUBSIDY CLAIM WILL BE LODGED WITH GOVT.OF ASSAM ON QUARTERLY BASIS FOR EMPLOYEES WHO AVAIL THE SPECIALLY DESIGNED HOUSING LOAN FOR GOVT OF ASSAM EMPLOYEES . SUBSIDY WILL BE AVAILABLE FOR ENTIRE DURATION OF LOAN

#### TOTAL NO. OF SUB DIVISIONS 78

SI No.	District	Head Quarter	Subdivision	Identified branch
1	Tinsukir	Tinsukia	Tinsukia	Tinsukia
2			Margherita	Margherita
3	Dihavaad	Dihmunanh	Sadiya	Digboi
4	Dibrugarh	Dibrugarh	Dibrugarh	Dibrugarh Naharkatiya
5	5157FEE	2150	Naharkatiya Moran	Moranhat
	Dhamaii	Dhamaii	Dhemaji	
7 8	Dhemaji	Dhemaji	Jonai	Dhemaji Jonai
9	Charaideo	Sonari	Charaideo	Sonari
10	Sivsagar	Sivsagar	Sivasagar,	Sivasagar,
11	12337822	3420132342004231	Nazira	Nazira
12	Lakhimpur North	Lakhimpur North	Lakhimpur	Lakhimpur
13			Dhakuakhana,	Dhakuakhana,
14			Bihpuria Narayanpur	Bihpuria
15	Majuli	Garamur	Majuli	Garmur
16	Jorhat	Jorhat	Jorhat,	Jorhat,
17			Titabor	Titabor
18	Biswanath	Biswanath Chariali	Biswanath Chariali,	Biswanath Chariali,
19			Gohpur	Gohpur
20	Golaghat	Golaghat	Golaghat,	Golaghat,
21			Bokakhat,	Bokakhat,
22			Dhansiri,	Sarupathar
23	and the second has		Merapani	Golaghat,
24	Karbi Anglong East	Diphu	Diphu,	Diphu,
25			Bokajan,	Bokajan,
26			Howraghat	Howraghat
27	Sonitpur	Tezpur	Sonitpur,	Tezpur
28			Dhekiajuli	Dhekiajuli
29	Nagaon	Nagaon	Nagaon,	Nagaon,
	Hugaon	Huguon	Kaliabor	Kaliabor
30	Hoiai	Hoiai	Hoiai	
31	Hojai Kashi Angleng West	Hojai		Hojai
32	Karbi Anglong West	Hamren	Hamren	Hamren
33	Dima Hassao	Haflong	Haflong,	Haflong,
34			Maibong,	Maibong,
35		1 Report 1 (1992)	Diyungbra,	Maibong,
36	Cachar	Silchar	Silchar,	Silchar,
37			Katigorah,	Badarpur ES
38			Lakhipur,	Lakhipur,
39		Public Second	Sonai	Sonai Road
40	Hailakandi	Hailakandi	Hailakandi,	Hailakandi,
41			Katlichera	Katlichera
42	Karimganj	Karimganj	Karimganj	Karimganj
43			Ramkrishna Nagar	Ramkrishna Nagar
44	Morigaon	Morigaon	Morigaon	Morigaon
45	Udalguri	Udalguri	Udalguri,	Udalguri,
46	0		Bhergaon	Bhergaon
47	Darrang	Mangaldoi	Mangaldoi	Mangaldoi
48	Kamrup Metro	Guwahati	Guwahati	Guwahati
49	runn ap metro		Dispur,	Dispur,
			Dispui,	New Guwahati
50				Assam Secretariat
F.4				South Guwahati
51	Paksa	Muchalaur	Muchalaur	
52	Baksa	Mushalpur	Mushalpur,	Mushalpur,
53			Tamulpur	Tamulpur
54			Salbari	Salbari
55	Nalbari	Nalbari	Nalbari,	Nalbari,
56			Mukalmua,	Mukalmua,
57			Tihu	Tihu
58	Kamrup	Amingaon	Kamrup	Amin gaon
59			Rangia,	Rangia,
60			Azara,	Mirza
61			Dakhin Kamrup	Chaygaon
62	Barpeta	Barpeta *	Barpeta,	Barpeta,
63		1	Bajali,	Pathsala
64			Kalgachia,	Kalgachia,
65			Sorbhog,	Sorbhog,
66			Sarukhetri	Barpeta Road
67	Chirang	Chirang	Chirang	Chirang
			Bongaigaon	
68	Bongaigaon	Bongaigaon	and the second se	Bongaigaon
69			North Salmara	Bongaigaon
70		0	Manikpur	Sorbhog
71	Goalpara	Goalpara	Goalpara,	Goalpara,
72			Lakhipur	Lakhipur
73	Kokrajhar	Kokrajhar	Kokrajhar,	Kokrajhar,
74			Gossaigaon,	Gossaigaon,
75			Parbatjhora	Kokrajhar,
76	Dhubri	Dhubri	Dhubri	Dhubri
77			Bilasipara	Bilasipara
78	South Salmara	Mankachar	Hatsigimari	Hatsigimari

	<b>PROCESSING CENTRE</b>	AND GRIEVANCES	<b>REDRESSAL CELL</b>
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Module	Region No.	Name of Unit (Network/ PB/ Module/ Region/ RACPC or RASMECCC)	Designation	Mobile No.	Landline	Designation based email id
		Network I	GM		0361-2237556	gm1.lhoguw@sbi.co.in
Guwahati		Guwahati Module	DGM (B&O)	9435512018	0361-2529850	dgmbo.zoguw@sbi.co.in
Dibrugarh		Jorhat North Module	DGM (B&O)	9425426307	0376-2322306	dgmbo.jorn@sbi.co.in
Guwahati	RBO-1	Guwahati Metro Region	AGM	9435558721	0361-2460889	agmr1.zoguw@sbi.co.in
Guwahati	RBO-2	Bongaigaon Region	AGM	7896023235	03664-237822	agmrbo2.bongaigaon@sbi.co.in
orhat South	RBO-2	Nagaon Region	AGM	9435507315	03672-250131	rbonagaon@sbi.co.in
Guwahati	RBO-4	Guwahati Rural Region	AGM	8011866701	0361-2465345	agmr5.zoguw@sbi.co.in
	DCB	GUWAHATI	AGM	8811025598	0361-	sbi.00078@sbi.co.in
	DCB	DISPUR	AGM	9127066809		sbi.03030@sbi.co.in
		Network II	GM		0361-2237531/503	gm2.lhoguw@sbi.co.in
lorhat South		Jorhat South Module	DGM (B&O)	9435708671	0376-2322795	dgmbo.zojor@sbi.co.in
Silchar		Silchar Module	DGM (B&O)	8134949078	03842-263442	dgmbo.zoslc@sbi.co.in
Guwahati	RBO-3	Silchar Region	AGM	9435700555	03842-267429	agmr4.rosilchar@sbi.co.in
Dibrugarh	RBO-2	Tezpur Region	AGM	9706092681	03712-255254	agm.rbotez@sbi.co.in
Dibrugarh	RBO-3	Dibrugarh I Region	AGM	8811060426	0373-2324842	agmrb1.dib@sbi.co.in
Dibrugarh	RBO-4	Dibrugarh II Region	AGM		0373-2324840	agmr3.rodibrugar@sbi.co.in
Jorhat South	RBO-1	Jorhat Region	AGM	8811062000	0376-2301968	agmr1.zojrt@sbi.co.in
	DCB	MANGALDOI	AGM	9435142277		sbi.00130@sbi.co.in
	DCB	NAGAON	AGM	9435045791	1.1	sbi.00146@sbi.co.in
	DCB	GOLAGHAT	AGM	9435112838		sbi.00083@sbi.co.in
	DCB	North Lakhimpur	AGM	9435509336	03752-222113	sbi.00145@sbi.co.in
	DCB	Khutikatia ADB	AGM	9435106125	03672-22559	sbi.05914@sbi.co.in
	DCB	Pulibor ADB	AGM	9706034653	0376-2480325	sbi.07060@sbi.co.in
	LHO	PBBU	DGM (PBBU)	7710033696	0361-2237672	dgmpbu.lhoguw@sbi.co.in
LIST OF DCB				The second		
LIST OF RACPC/F	RASMECC					
Guwahati	RACPC	GUWAHATI	AGM	9435131888		agmracpc.zoguw@sbi.co.in
Guwahati	RASMECCC	SILCHAR	CM	9678211639		sbi.10678@sbi.co.in
Dibrugarh	RASMECCC	DIBRUGARH	CM	8811060423		sbi.10679@sbi.co.in
orhat South	RASMECCC	JORHAT	CM	9435728547		sbi.11160@sbi.co.in