


**Government of Punjab**  
**Department of School Education**  
**( Education-II Br. )**

To

All DEOs (SE)  
All DEOs (EE)  
All School Principals  
All School Heads  
All BPEOs  
In the State of Punjab

Memo No. 11/62/17-5R/241  
Dated: 24.09.2018

- 1.0 Complaints were received in the office that the State Bank of India is deducting minimum balance charges on saving accounts of students and Government schools.
- 2.0 The matter was taken up with SBI and accordingly SBI has issued letter dated 17.09.2018 enclosed herewith in which they have issued directions to their bank branches to return the charges.
- 3.0 This is for information of all concerned.

  
**Secretary School Education**  
**Punjab**



ਭਾਰਤੀ ਸਟੇਟ ਬੈਂਕ  
भारतीय स्टेट बैंक  
STATE BANK OF INDIA

Letter No.: GBU/12

Date : 17<sup>th</sup> Sept. 2018

The Deputy General Manager  
State bank of India,  
Administrative Office,  
Chandigarh/ Patiala/ Ludhiana/ Bathinda.  
(For all Branches in the State of Punjab)

Dear Sir,

**PUNJAB SCHOOL EDUCATION BOARD, MOHALI**  
**WAIVER OF MINIMUM BALANCE/ NEFT/ RTGS CHARGES FOR**  
**SAVINGS BANK ACCOUNTS OF GOVT. SCHOOLS/ STUDENTS WITH**  
**VARIOUS BRANCHES ACROSS STATE OF PUNJAB**

You are aware that there is threat of flight of business to other banks through closure of all accounts of Distt. Education officers/ Govt. Schools/ students/ teachers coming under the purview of School Education, Govt. of Punjab due to levy of minimum balance charges/ charges for RTGS/ NEFT. These accounts are opened across all or Branches in the State of Punjab. Secretary, School Education has issued orders on 6<sup>th</sup> September 2018 to all its DEOs for closure of all the accounts with SBI.

2. However, due to timely action taken in this regards and meeting with higher authorities of School Education, it has been agreed upon that:

- i. Minimum balance charges levied on SB accounts of DEOs/ Block level schools/ students across the State be waived from immediate effect as these departments/ schools purely run on the basis of grants received from Centre/ State Govt. Thus, no minimum balance is required to be kept in these accounts. We are arranging for letter from the authorities regarding grants sanctioned to schools/ departments which should be kept as record at all the Branches to avoid any audit objection.
- ii. Reverse all the charges earlier levied in the accounts of DEOs/ schools/ students w.e.f. 01.04.2017.
- iii. Waive all the NEFT/ RTGS transaction charges.

3. There is also a complaint from the department that the officials visiting our Branches are ill-treated and their problems are not resolved. To redress this issue as well as issues pertaining to reversal/ levy of minimum balance charges etc., it has been decided that the **Chief Manager (CM & CS) at each RBO** will be the designated **NODAL OFFICER** for the districts under their control and they will be responsible for redressal of all the complaints pertaining to reversal of charges/ other issues. We are circulating their names to School education authorities along with their contact nos./ mail Ids (list enclosed). The CM (General Banking) at each of the four AOs will be the Single touch point for LHO functionaries.

bank.sbi

ਪੋਸਟ ਬਾਕਸ ਨੰ. 139  
ਸਥਾਨੀਕ ਪ੍ਰਧਾਨ ਦਫਤਰ  
ਸੈਕਟਰ 17- ਏ,  
ਚੰਡੀਗੜ੍ਹ -160 017

ਪੋਸਟ ਬਾਕਸ ਨੰ. 139  
ਸਥਾਨੀਕ ਪ੍ਰਧਾਨ ਕਾਰਜਾਲਯ  
ਸੈਕਟਰ 17-ਏ,  
ਚੰਡੀਗੜ੍ਹ-160 017

p-1/3  
Post Box No. 139  
Local Head Office,  
Sector 17-A,  
Chandigarh-160 017

Please, therefore, apprise the above in arrangement to all the RBOs and DCBs under your control, with instructions to ensure that no complaint from departments of DEOs/ schools should arise on this account.

4. As regards reversal of charges by the Branches, it has been approved that Branches should reverse charges as per Scheme of Delegation of Financial Powers -General Matters-2017 circulated vide e-Circular no. CDO/ORG-DFP/3/2017-18 dated 22<sup>nd</sup> August 2017, Group VII-Misc, Head G (i) vide which power for waiver of recovery of interest/ exchange/ commission has been delegated as under:

**Branch incumbency:**

- SMGS-IV : Rs. 0.05 lac
- SMGS-V : Rs. 0.10 lac
- SMGS-VI : Rs. 0.20 lac

In case of branches below the incumbency of Scale-IV, approval should be obtained from their respective controllers, post facto i.e. first reverse the charges and then seek post facto approval from the controllers.

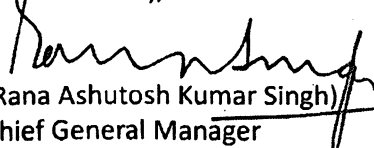
**Nodal Officers should ensure that the exercise of reversal of charges at the Branches must complete within five working days from the date of receipt of request of reversal from the Deptts./ schools. In case where the requests are already received and pending, the reversal should be done immediately.**

5. In order to ensure that minimum balance charges are not levied in these accounts in future, the following steps should be undertaken immediately:

- i. To avoid levying of these charges in School accounts, Branches should invoke the exemption from Minimum Balance Charges as per the undernoted path in CBS:  
**Deposit/CC/OD > Amend > Amend Deposit tabbed Screen > Other > Charge Exemption Profile > Minimum Balance Service Charges > Transmit**
- ii. Branches to convert the existing SB accounts/ open new accounts of students with zero balance under **Basic Savings Bank Small account** scheme to avoid levying of minimum balance charges.
- iii. All the accounts of the teachers to be converted to CSP accounts:

Please ensure strict compliance of above instructions from immediate effect.

Yours faithfully,

  
(Rana Ashutosh Kumar Singh)  
Chief General Manager

Encls: List of designated Nodal Officers

LIST OF CM (CM&CS)/ CM (GB) IN THE STATE OF PUNJAB				
Module/ RBO	Areas covered	Name of Nodal Officer	Mobile No.	Email ID
<b>CHANDIGARH MODULE</b>				
RBO I	Chandigarh	Sh. Ranbir Singh Narwal	9988391628	cmcust1.zocha@sbi.co.in
RBO III	Hoshiarpur Distt.	Sh. Om Dev Kaushal	9815887769	cmcust3.zocha@sbi.co.in
RBO IV	Ropar Distt.	Smt. Satya Chaudhary	9779587028	cmcust4.zocha@sbi.co.in
RBO V	Mohali Distt.	Sh. Jogender Singh	9888012697	cmcust5.zocha@sbi.co.in
RBO VI	Pathankot Distt.	Smt. Usha Kumari	9779585834	cmcust6.zocha@sbi.co.in
RBO IX	Main Branches of Chandigarh city	Sh. Sumit Kumar Kalra	9855579367	cmgb.zocha@sbi.co.in
<b>PATIALA MODULE</b>				
RBO I	Patiala Distt.	Sh. J P Gupta	8283859922	cmcust1.zoptl@sbi.co.in
RBO II	Patiala Distt.	Sh. Narender K Gupta	9805003546	cmcust2.zoptl@sbi.co.in
RBO III	Sirhind, Fatehgarh Sahib & Mandi Gobindgarh	Smt. Neena Saini	9872993663	cmcust3.zoptl@sbi.co.in
RBO IV	Mansa & Barnala	Sh. Ram Singh	9779584918	cmcust4.zoptl@sbi.co.in
RBO V	Sangrur, Sunam & Malerkotla	Sh. Upesh Bansal	9041047444	cmcust5.zoptl@sbi.co.in
RBO IX	The Mall, Patiala and Mandi Gobindgarh Main Branch	Sh. Mohinder Pal Singh	8901589678	cmgb.zoptl@sbi.co.in
<b>LUDHIANA MODULE</b>				
RBO I	Local urban Branches of Ludhiana City	Sh. Rajiv Madan	8283835973	cmcs1.zolud@sbi.co.in
RBO II	Jagraon, Khanna & some Branches of Ludhiana	Sh. Narain Singh	9779146616	cmcs2.zolud@sbi.co.in
RBO III	Rural Branches of Jalandhar distt.	Sh. HS Negi	8219771639	cmcustomer6.zolud@sbi.co.in
RBO IV	Branches in Jalandhar City	Sh. Charanjeet Singh	9779586290	cmcs1@sbi.co.in
RBO V	Local Branches of Amritsar city	Smt. Kiran Sharma	9779585100	cmcsr2.zocha@sbi.co.in
RBO VI	Other branches of Amritsar distt.	Sh. Devinder Kumar Chawla	9815655108	cmcs6.zolud@sbi.co.in
RBO IX	Civil Lines, Jalandhar	Sh. Sanjiv Soi	9888009584	cmgb.zolud@sbi.co.in
<b>BATHINDA MODULE</b>				
RBO I	Bathinda distt.	Sh. Baljeet Singh	9914446199	cmcs1.zobat@sbi.co.in
RBO II	Rural Branches of Bathinda distt.	Sh. Sandeep Garg	9872211721	cmcs2.zobat@sbi.co.in
RBO III	Abohar, Fazilka, Muktsar & Malout	Sh. Jaswant Singh	9779585731	cmcs3.zobat@sbi.co.in
RBO IV	Moga & Faridkot distt.	Sh. Pawan kumar Singla	9779586294	cmcs4.zobat@sbi.co.in
RBO V	Ferozepur & Tarn Taran	Sh. Om Parkash Sharma	9779584619	cmops4.zolud@sbi.co.in
		Sh. Jagmohan Singh Kochar	9417143789	cmgb.zobat@sbi.co.in

