



STATE BANK OF INDIA
HR DEPARTMENT
LOCAL HEAD OFFICE
NEW DELHI

ANNOUNCEMENT

EMPANELMENT OF RETIRED OFFICERS OF THE BANK IN TEGS-VI AND TEGS- VII
GRADE AS INVESTIGATING OFFICER (IO) ON CONTRACT BASIS WITHOUT PREJUDICE
TO THEIR PENSION

The Central Office Human Resources Committee has approved a scheme for empanelment of four (4) skilled and experienced retired officials of SBI/ eABs of grade TEGS VI & TEGS-VII as 'Investigating Officers' to conduct Staff Accountability Exercise (SAE) in high value NPA accounts with outstanding above Rs. 50 Crores.

2. We invite applications from the retired TEGS-VI/VII officers who are willing for assignment as Investigating Officer on Contract basis without prejudice to their pension. The eligibility criteria, empanelment/selection process, terms and conditions are furnished in **ANNEXURE-I**.

3. The application format for empanelment is placed as **ANNEXURE-I A**. The application form completed in all respect must reach at Human Resources Department, 13th floor, State Bank of India, Local Head Office, 11 Parliament Street, New Delhi - 110001 on or before **27.11.2025**. **An advance copy may be sent to the HR Department by email to cmrc.lhodel@sbi.co.in latest by 27.11.2025.**

4. For further details, HR department, LHO New Delhi may be contacted on the undernoted telephone numbers 011-23407327/23407078.

ASSISTANT GENERAL MANAGER (HR)
HR DEPARTMENT, LHO, NEW DELHI
DATE: 12.11.2025

Annexure-I

EMPANELMENT OF RETIRED OFFICERS OF THE BANK AS INVESTIGATING OFFICER ON CONTRACT BASIS

1. **Name of the position:** Investigating Officer (IO)
2. **Brief role of the job:**
 - a) To conduct Staff Accountability Examination (SAE) in high value NPA accounts with outstanding above Rs. 50 Crores.
 - b) The role of empanelled IO shall be restricted up to the stage of submission of SAE/investigation report to the Authority ordering SAE/Investigation.
 - c) The SAE/investigation report should be a statement of facts and should not contain any recommendation.
 - d) The standard format circulated vide e-circular No. CDO/E&BC/SA/1/2024-25 dated 01.04.2024 will be utilized for submitting SAE/Investigation report.
 - e) The IO shall ensure that all documents and registers containing the evidence are retained in personal custody of Branch / Unit Head having been entered in the Branch Document Register.
 - f) The authority who is ordering investigation may assign other related roles as per requirement of a particular case.
3. **Eligibility Criteria:**
 - a) The retired officer should have retired from the Bank's service on attaining superannuation on or after 31.03.2023 as officer in the grades TEGS-VI to TEGS-VII.
 - b) The empanelment of an official will be terminated after completion of 3 years of empanelment or attaining the age of 65 years whichever is earlier.
 - c) The integrity of the official should not have been doubtful during his service in the Bank.
 - d) No punishment/ penalty should have been inflicted on the official during five years of his service in the Bank preceding his retirement.
 - e) No cases of CBI or other law enforcement agencies should be pending against the official.
 - f) The officer should have retired from the Bank's service only on attaining superannuation at the age of 60 years. The officers voluntarily retired/ resigned/ suspended or left the Bank otherwise before superannuation are not eligible for engagement. However, any officer, who has completed 58 years of age and 30 years of service/pensionable service (both the conditions need to be satisfied) as on the date of applying for voluntary retirement as per e-Circular Nos. CDO/P&HRD-PM/58/2015-16 dated 07.10.2015 & CDO/P&HRD-PM/12/2017-18 dated 05.05.2017, will be eligible for engagement/empanelment in the Bank on attaining the age of 60 years.
 - g) The official should have at least five years' work experience in High value Credit.
 - h) Ex-officers who are engaged in other organizations are not eligible for empanelment.
 - i) The applicant should be maintaining good health and willing to travel to all places in the country.
 - j) Pensioners presently drawing their pension from one circle but residing permanently/temporarily in the geographical area of another Circle may apply to the Circle presently they are residing in. The pensioners shall not be eligible for empanelment in the Circle if they are presently neither residing nor drawing their pension from that Circle.

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4. Terms and conditions of the Empanelment:

- a) The ex-officers will be empanelled initially for a period of 2 years. If their performance is satisfactory and depending on their suitability and requirement of the Bank, the period of empanelment will be extended/ renewed for a further period of 12 months in each instance till they attain the age of 65 years keeping in view his/her good health appropriate for the work and level of expertise.
- b) The Bank may cancel/ terminate the contract of the empanelment at any time without assigning any reason whatsoever. However, following indicative performance parameters may be used for termination of empanelment:
 - i) The ex-officer is unable to address the assigned works as expected by the Bank.
 - ii) Quality of the assigned work is not up to the satisfaction of the Bank.
 - iii) The Investigating Officer fails in timely completion of Investigation as finally decided by the Bank.
 - iv) The Investigating Officer is found lacking in honesty and Integrity.

The Ethics & Business Conduct Department at Corporate Centre, with the recommendations of Circle/Vertical, shall be competent to de-list and terminate the contract of empanelled officers.

- c) Service Level Agreement (SLA), duly stamped, will be taken from the officials selected for empanelment, as given in Annexure-IB.

- d) Allotment of Investigation assignment:

Controller of the concerned branch/Unit/establishments of Circles/Verticals (CAG/CCG/SARG etc.), can engage an official from the pool of empaneled ex-officers for the purpose under advice to AGM (BCDM) of the Circle. The list of empaneled ex-Officials may be obtained from the Circle/ E&BC department of Corporate Centre. The pool of officers should be utilized in such a way that the work of investigation is given to all empaneled officials in an equitable manner and preferably to the locally available ex-officers. In the event of non-availability of requisite skill/specialized officials for a particular case, officers from outside centre may be assigned the Investigation task.”

Every investigating official (IO) will be furnished with a suitable letter of introduction which should clearly indicate the authority of the investigating official. He will also be advised the terms of reference of Investigation to the Investigating Officer in writing/email with a copy to the concerned branches/offices. The Investigation Report will be submitted as per the standard format mentioned herein above. While assigning the task, it may be ensured that the ex-officer should not have handled the account(s) during his tenure in the Bank or headed the Branch/Region in the capacity as Branch Manager/Regional Manager in the past.

After the investigation is completed, the investigating officer should prepare a self-contained report and obtain a receipt. This should be forwarded to the controlling authority. Further processing of the report shall be done by the Bank's regular officers in usual manner.

- e) Maximum number of days allotted for Investigation and submission of report and remuneration to be paid per investigation are as detailed below:

Scale / Grade at the time of retirement	Quantum of Loan & Advance Case	Max. no of working days	Lump-sum amount per day Without prejudice to pension*
1. For cases related to Advances			Rs.
TEGS-VI	Above Rs. 50.00 Crores	As decided by the SAE Ordering Authority	6000
TEGS-VII			7000

*The amount is inclusive of local conveyance.

- f) Conveyance & transportation are payable for outstation investigation work, at the rate as applicable to the grade of the IO at the time of retirement from the Bank's service.
- g) Lodging / Halting Allowances: The Bank will arrange to provide accommodation in Bank's Guest house/ Transit house for outstation Investigation work. However, if the same is not available, expenses for accommodation may be reimbursed as per their eligibility in the grade at the time of retirement. Halting/ Travelling Allowance will be paid as per their grade at the time of retirement.
- h) Monitoring of performance: if any IO repeatedly fails to submit the report in time or if the quality of report is found to be below the expected level, Circle/Vertical will not allot cases to him and seek approval from Corporate Centre for de-listing him.
- i) Training: Suitable training programme is to be organized by STU Department of the Circle for retirees to equip them with the latest changing banking scenario, business process and knowledge of the Banks new business models etc. STU will design a One-Day Workshop Programme, in consultation with the Ethics & Business Conduct Department, for this purpose.
- j) The IO shall disclose during course of investigation process the information relating to any close relatives as defined by the Bank, if found among the accused/ persons suspected to be involved.
- k) The investigating officer shall submit the bill for claiming the fee for Investigation, to the SAE ordering authority.
- l) The bill will be credited to the account of ex-officer by debiting to Charges (Sundry Account) after deducting the income tax at source as per the rates mentioned in the Income Tax Rules, as applicable to Advisor/Consultant/Facilitator. No advance will be sanctioned against such Bill.
- m) No other payment will be made to them in the form of salary/ allowance/ out-of-pocket expenses/ conveyance etc.
- n) The Investigating Officers should not use the Bank's name or logo on their signboards, name plates, visiting cards, stationary etc.

- o) They shall not have any financial/ administrative powers.
- p) They shall not be given access to Core Banking platform/ intranet etc. However, they can verify the relevant details pertaining to their investigation with the help of Branch/ Business Outfit head or any other authorized officers by the Branch/ Business Head.
- q) No medical facilities from the Bank for the retired employee under this category will be provided during the contract period.

APPLICATION FOR EMPANELMENT AS INVESTIGATING OFFICER (I.O.)
CIRCLE: NEW DELHI: (UNDER CATEGORY-III)

PASTE RECENT
PASSPORT
SIZE
PHOTOGRAPH

1	Full Name(in Block Letters)	
2	Father's/Husband Name	
3	Date of Birth	
4	Contact Details	a) Mobile No./Tel No.: b) Email ID:
5	Address for communication	<div style="text-align: right;"> <div style="border: 1px solid black; padding: 2px;">PIN</div> <div style="display: inline-block; width: 20px; height: 20px; border: 1px solid black; margin: 0 5px;"></div> <div style="display: inline-block; width: 20px; height: 20px; border: 1px solid black; margin: 0 5px;"></div> <div style="display: inline-block; width: 20px; height: 20px; border: 1px solid black; margin: 0 5px;"></div> <div style="display: inline-block; width: 20px; height: 20px; border: 1px solid black; margin: 0 5px;"></div> <div style="display: inline-block; width: 20px; height: 20px; border: 1px solid black; margin: 0 5px;"></div> <div style="display: inline-block; width: 20px; height: 20px; border: 1px solid black; margin: 0 5px;"></div> </div>
6	Date of joining SBI/eABs other PSBs	
7	Details of one referral from an official in the Senior Management level of previous employer (PSB) (For retired officers from other PSBs)	
8	Age as on date	
9	CATEGORY(GEN/EWS/OBC/SC/ST)	
10	Date of Retirement and the grade/scale/designation from which retired	
11	Name of Circle/Vertical/Department from which retired	
12	Education/other qualifications	
13	Pension Paying Branch and Circle	
14	Residing in Circle	
15	Details of Computer Knowledge	
16	Whether engaged in any other organisation? If, Yes, details thereof.	

17	State of the Officer's Health and particulars of major ailments, if any, he/she has suffered from during the last 3 years	
18	Brief particulars of the experience of last 10 years (assignment-wise) A separate sheet may be annexed)	

I hereby declare that the particulars furnished above are true and correct to the best of my knowledge and belief. I understand and agree that in the event of any information being found false OR incorrect/incomplete or ineligibility being detected at any time before or after selection, my candidature is liable to be rejected and shall be bound by the decision of the State Bank of India. I have read the instructions and ready to accept the terms and conditions for engagement as Investigating Officer.

Signature

Date:

Full Name of the applicant :