



भारतीय स्टेट बैंक
STATE BANK OF INDIA

The Advertisement Manager
Dainik Bhaskar
Bhagalpur

Letter no.
Date: 29/06/2026

Dear Sir,

PAPER PUBLICATION

With reference to above, please publish the advertisement in Bhagalpur all edition, Dainik Bhaskar Hindi (B/H) size 10x10 @45/- per sq.cm. plus GST as applicable date of Publication 01/07/2026

Yours faithfully

Regional Manager
Encl: Matter attached

Tel: 06454-228420
Fax: 06454-244540
E-mail: agmr4.zobha@sbi.co.in
854301,

क्षेत्रीय व्यवसाय कार्यालय, क्षेत्र - 4

द्वितीय तल, प्रशासनिक कार्यालय भवन

कला भवन रोड, पूर्णिया - 854301, बिहार

Regional Business office, R-4

2nd Floor, Admin. Office Building

Kala Bhawan Road, Purnea-

भारतीय स्टेट बैंक के क्षेत्रीय व्यवसाय कार्यालय, कटिहार के अंतर्गत " गलगलिया शाखा, किशनगंज (जिला-किशनगंज, बिहार)" के प्रतिस्थापन हेतु शाखा कार्यालय परिसर की आवश्यकता

उपरोक्त सन्दर्भ में हमें लीज़ किराया के आधार पर लगभग 2500 वर्ग फीट के भूतल भवन की आवश्यकता है। भवन परिसर भूतल पर होना आवश्यक है और भवन परिसर में वाहन एवं जेनरेटर रखने के लिए समुचित स्थान का होना आवश्यक है। इस सन्दर्भ में दो बोली निविदा (Two Bid System) के अंतर्गत "तकनीकी निविदा (Technical Bid) एवं वित्तीय निविदा (Price Bid)" को अलग अलग बंद लिफाफे में हम आमंत्रित करते हैं। इच्छुक भवन मालिक से अनुरोध है की इस सन्दर्भ में वे अपनी निविदा पूर्ण विवरण के साथ किसी भी कार्य दिवस में बैंकिंग कार्यावधि के दौरान दिनांक 10/07/2026 के अपराह्न 4:00 बजे तक निम्न पते पर जमा कर सकते हैं :

भारतीय स्टेट बैंक, गलगलिया शाखा, किशनगंज (जिला-किशनगंज)

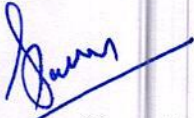
विदित हो की बैंक कभी भी इस निविदा को निरस्त करने का अधिकार अपने पास सुरक्षित रखता है।

दिनांक-30/06/2026

शाखा प्रबन्धक

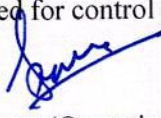
भारतीय स्टेट बैंक
शाखा- गलगलिया शाखा, किशनगंज

Approved



Chief Manager (Operations)

The Regional Manager
Sir, submitted for control please



Chief Manager (Operations)

Controlled



Regional Manager

NOTE FOR THE CHIEF MANAGER (Operations)

Note no.: RBO-IV/P&E/2026-27/ 42
Date : 29/06/2026

SHIFTING OF BRANCH/OFFICE PREMISES
GALGALIA BRANCH (02935)

In term of CMC approval vide note id NT/NFIN/PAT/NW-0/BRRED/20260421/SESI-2927 dated 27/04/2026 for shifting of branch premises of our Galgalia Branch (02935), we have to publish an advertisement in local news paper for inviting tenders.

2. Therefore, we propose, subject to your approval, to publish an advertisement for inviting proposal for premises for the branch comprising the area of approximately 2500 sq.ft. • Performa for publishing the advertisement is placed alongside for your perusal and approval.

3. If the proposal meets your approval, we shall send the advertisement for its publication in leading newspaper of Kishanganj district.

Submitted for approval, please.



Desk Officer
RBO, Katihar

As per Bank's data classification, this document is a confidential document, please do not share it with unauthorised users.

This note is downloaded by Seema Sinha CM, BRANCH & CPC REDESIGN(cmbpr.lhopat@sbi.co.in) on 27/04/2026 10:37:12 IST

NOTE DETAILS

NOTE ID : NT/NFIN/PAT/NW-0/BRRED/20260421/SESI-2927

STATUS: **APPROVED**

SUBJECT : PROPOSAL FOR SHIFTING OF GALGALIA BRANCH 02935 RBO KATIHAR AO BHAGALPUR

COMMENT LOG

Page#	Doc Reference	Comment	Name
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AUDIT LOG

APPROVED by Anurag Joshi CGM Local Head Office Patna (cgm.lhopat@sbi.co.in) on 24/04/2026, 8:37 PM (IST)
APPROVED by Ravindra Kumar Srivastava GM South Bihar (gmsouthbihar.lhopat@sbi.co.in) and submitted to Anurag Joshi CGM Local Head Office Patna (cgm.lhopat@sbi.co.in) on 24/04/2026, 2:43 PM (IST)
APPROVED by R.NATARAJAN GM NORTH BIHAR (gmnorthbihar.lhopat@sbi.co.in) and submitted to Ravindra Kumar Srivastava GM South Bihar (gmsouthbihar.lhopat@sbi.co.in) on 22/04/2026, 3:40 PM (IST)
APPROVED by GM NW-Jharkhand (gmjharkhand.lhopat@sbi.co.in) and submitted to R.NATARAJAN GM NORTH BIHAR (gmnorthbihar.lhopat@sbi.co.in) on 21/04/2026, 7:35 PM (IST)
RECOMMENDED by Jora Singh DGM (F & O) Patna (dgmcrops.lhopat@sbi.co.in) and submitted to GM NW-Jharkhand (gmjharkhand.lhopat@sbi.co.in) on 21/04/2026, 5:50 PM (IST)
RECOMMENDED by Kumari Vinita AGM BRANCH and CPC REDESIGN (agmbpr.lhopat@sbi.co.in) and submitted to Jora Singh DGM (F & O) Patna (dgmcrops.lhopat@sbi.co.in) on 21/04/2026, 5:47 PM (IST)
SUBMITTED to Kumari Vinita AGM BRANCH and CPC REDESIGN (agmbpr.lhopat@sbi.co.in) by Seema Sinha CM, BRANCH & CPC REDESIGN (cmbpr.lhopat@sbi.co.in) on 21/04/2026, 5:21 PM (IST)

Note for the

Note No: BCPCR/2026-27/01
Date: 21.04.2026

Chief General Manager

**General Manager
(South Bihar)**

**General Manager
(North Bihar)**

**General Manager
(Jharkhand)**

DGM (Fin & Ops)

PROPOSAL FOR IN-PRINCIPLE APPROVAL FOR SHIFTING OF BRANCH, WHERE RBI APPROVAL IS NOT REQUIRED

BRANCH:GALGALIA(02935), RBO:KATIHAR, AO:BHAGALPUR

We have received a proposal from AO, Bhagalpur vide letter no. AO/B/HR/AK/1226 dated 19.11.2025 **(Flag-A)** for shifting of Galgalia (02935), RBO: Katihar, AO:Bhagalpur, (Rural), within the same Centre.

2. Galgalia branch was opened on 05.07.1970. The area of the premises is 2353 sq. ft. and rent is being paid at Rs.18736/-. Lease agreement is valid upto 28.02.2029.

Reasons for the proposed shifting of the Branch premises are as under:

- a) The building is 60years old and in dilapidated condition. Seepage occurs causing damage to records, furniture, cash safe and gold safe.
- b) Water is logged in surrounding area. As such customers find difficult to approach the branch. Parking space is unavailable, causing inconvenience to customers and staff.
- c) Cash van cannot approach to entrance of the branch, which difficult to carry cash remittance. The branch is running at the 1st floor of the building.
- d) The branch is located at the 1st floor, causing inconvenience to the Divyangjans and senior citizens. Ramp/Lift facility is not available.
- e) Further, the overall condition of existing premises is not conducive to high value customers and does not conform to the uniform layout plan of the bank.

4. In view of above, AO Bhagalpur has recommended to shift Galgalia branch, in nearby location, within the same centre, to a premises with better ambience and amenities. Shifting of the branch to a suitable premises will provide better experience to the customers and will help in enhancing business also. As Galgalia is a rural branch, DLCC approval has been obtained for shifting of the branch within the same centre.

3. Business and profitability estimates of the branch is as under: Amt. In Rs.Cr.:

Sl	Part	March 2024 Actual	March 2025 Actual	March 2026 Actual	March 2027 Projected
1.	Deposit	25.40	28.45	33.3	40.50
2.	Advances	16.07	22.47	26.2	32.00
3.	Net Profit	0.82	1.04	1.43	1.90
4.	NPA	1.32	0.95	0.53	0.40
5.	No. of Employees	4	4	3	3
6.	Business per Employee	9.48	11.30	18.51	21.50
7.	Net profit per employee (Annualized)	0.22	0.26	0.52	0.55
8.	Avg. No. Of vouchers per day	105	110	110	135

4. After shifting, branch aspires to make good the expenses on account of shifting by acquiring new customers and increasing the business portfolio.

5. Cost Benefit Analysis: Amt in Rs.

Expenses : Rs.				
		Present	Proposed after shifting	Difference
1.	Rent	Rs.18736/	Rs.30000	Rs.11264
2.	Electricity	Rs.30000	Rs.40000	Rs.10000
3.	Fuel	Rs.30000	Rs.40000	Rs.10000
4.	Manpower	3	3	0
5.	Others			
6.	F&F(Office)	Rs.1400000	Rs.2800000	Rs.1400000
7.	One time charge for relocation	Rs.2000000/-		
Change in recurring expenses on account of shifting			Rs.120000/-	
One-time expenses on account of shifting			Rs.2000000/-	
Earnings /Benefit				
		As on 31.03.2026	Proposed	Difference
1.	Deposit (As on 31.03.2025) in Crores	33.3	40.50	7.20
2.	Advance	26.2	32.00	5.80
3.	Net profit	1.43	1.90	0.47
4.	Customer Acquisition	14176	18000	3824

6. As per the RBI Circular No. RBI/2016-17/306 DBR.BAPD.BC.69/22.01.001/2016-17 dated 18.05.2017, on Rationalization of Branch Authorisation policy, para No.5.1 and 5.4.

5.1 Banks having general permission may shift, merge or close all 'Banking outlets' (except rural outlets and sole semi-urban outlets) at their discretion.

5.4 It may further be ensured that 'Banking Outlets' are shifted within the same or to a lesser population category, i.e. semi-urban 'Banking outlets' to other rural centres.

7. We have examined the proposal and concur with the recommendations of AO Bhagalpur for In-principle approval for shifting of Galgalia branch within the same centre. The photographs of the branch are placed as **Flag-B**.

8. In terms of ECCB Memorandum dated 16.07.2015, as advised through Corporate Centre, Letter No.NBG.BOD.GB.SPB/486 dated 27.07.2015, CMC is the Competent Authority to accord permission for shifting of Branch Premises in the same Centre.

9. If approved, we shall advise the DGM (B&O), AO Bhagalpur accordingly. Further, we note to advise him to follow the following guidelines of shifting:

- I. In identification of new premises (paper notification & tendering), CVC guidelines and SOP on merger /shifting dated 15.04.2025 have to be followed up meticulously.
- II. In-principle approval by CMC for shifting the premises to new suitable alternate premises, to meet the branch requirements.
- III. In order to mitigate the difficulties faced by the Senior Citizens in climbing the stairs, the Controllers will be advised to search new premises, preferably on Ground Floor with car parking.
- IV. To ensure that the new branch has locational advantage.
- V. Proper parking should be available. Problems existing at the present location should not be persisting at new premises.
- VI. Rent needs to be negotiated for getting the best deal.
- VII. Opening of e-corner to be factored in, while finalizing space requirement and branch entrance should be through the e-Corner.
- VIII. Ensure that area of the new premises is adequate as per requirement and avoid taking premises at exorbitant rent.
- IX. Ensure that the revised rent should not render the branch to incur loss.
- X. Ramp should be provided at the entrance of the new premises as per the Bank's guidelines vide e-circular No. CDO/PREMISES/SOP/4/2020-21 dated 01.02.2021 to enable barrier free access for senior citizen and Divyangjans.
- XI. Dual connectivity invariably available in the new premises.
- XII. Commercial license to be obtained from the Competent Authority for the new premises.
- XIII. Layout and interior should be as per new colour code suggested by Corporate Centre vide Circular No. NBG/BRNWM-BRANCHES/8/2017-18 dated 27.02.2018.

Submitted for in-principle approval.

Assistant General Manager (BR & CPR)