



भारतीय स्टेट बैंक
STATE BANK OF INDIA

The Advertisement Manager
Dainik Bhaskar
Bhagalpur

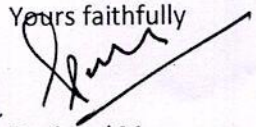
Letter no.
Date: 29/06/2026

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, पूर्णियाँ - 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 " कोढ़ा (गोडावारी) शाखा, कटिहार (जिला- कटिहार, 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 अपराहन 4:00 बजे तक निम्न पते पर जमा कर सकते हैं :

भारतीय स्टेट बैंक, कोढ़ा (गोडावारी) शाखा, कटिहार (जिला-कटिहार)

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- कोढ़ा (गोडावारी) शाखा, कटिहार

UJST NO - 10 AAACS8577K2Z3

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/ 41
Date : 29/06/2026

SHIFTING OF BRANCH/OFFICE PREMISES
KORHA BRANCH(14337)

In term of CMC approval vide note id NT/NFIN/PAT/NW-0/BRRED/20260618/SESI-3107 dated 25/06/2026 for shifting of branch premises of our Korha Branch (14337), 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 Katihar 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 25/06/2026 15:42:11 IST

NOTE DETAILS

NOTE ID : NT/NFIN/PAT/NW-0/BRRED/20260618/SESI-3107

STATUS: **APPROVED**

SUBJECT : PROPOSAL FOR IN-PRINCIPAL APPROVAL FOR SHIFTING: KORHA (14337), RBO: KATIHAR, AO:BHAGALPUR

COMMENT LOG

Page#	Doc Reference	Comment	Name
N/A	N/A	Please ensure compliance of all guidelines while shifting.	Bijay Samal GM North Bihar on 24-06-2026 10:06:37 AM

AUDIT LOG

APPROVED by Anurag Joshi CGM Local Head Office Patna (cgm.lhopat@sbi.co.in) on 25/06/2026, 12:27 PM (IST)

APPROVED by Yogendra Shelkey (GM, South Bihar) (gmsouthbihar.lhopat@sbi.co.in) and submitted to Anurag Joshi CGM Local Head Office Patna (cgm.lhopat@sbi.co.in) on 24/06/2026, 4:57 PM (IST)

APPROVED by Bijay Samal GM North Bihar (gmnorthbihar.lhopat@sbi.co.in) and submitted to Yogendra Shelkey (GM, South Bihar) (gmsouthbihar.lhopat@sbi.co.in) on 24/06/2026, 10:06 AM (IST)

APPROVED by BENUDHAR PARHI GM JHARKHAND (gmjharkhand.lhopat@sbi.co.in) and submitted to Bijay Samal GM North Bihar (gmnorthbihar.lhopat@sbi.co.in) on 23/06/2026, 11:52 AM (IST)

RECOMMENDED by Anurag Shah DGM (F & O) Patna (dgmcrops.lhopat@sbi.co.in) and submitted to BENUDHAR PARHI GM JHARKHAND (gmjharkhand.lhopat@sbi.co.in) on 19/06/2026, 11:28 AM (IST)

RECOMMENDED by Bijay Kumar Jha AGM LHO PATNA (agmbpr.lhopat@sbi.co.in) and submitted to Anurag Shah DGM (F & O) Patna (dgmcrops.lhopat@sbi.co.in) on 18/06/2026, 6:32 PM (IST)

SUBMITTED to Bijay Kumar Jha AGM LHO PATNA (agmbpr.lhopat@sbi.co.in) by Seema Sinha CM, BRANCH & CPC REDESIGN (cmbpr.lhopat@sbi.co.in) on 18/06/2026, 6:31 PM (IST)

Note for

Note No: BCPCR/2026-27/06

Date: 16.06.2026

Chief General Manager

**General Manager
(NW-South Bihar)**

**General Manager
(NW-North Bihar)**

**General Manager
(NW-Jharkhand)**

DGM (Fin & Ops)

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

BRANCH: KORHA (14337), RBO: KATIHAR, AO: BHAGALPUR

We have received a proposal from AO, Bhagalpur vide note no.42 dated 05.01.2026 and e-mail dated 17.06.2026 (**Flag-A**) for shifting of Korha branch (Code-14337, Rural), within the same Centre.

2. Korha branch was opened on 31.03.2011. The area of the premises is 1931.28 sq. ft. and rent is being paid at Rs.26,555.00.

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

- a) Korha branch is working from the 1st floor of a building.
- b) Lease agreement has expired on 30.03.2026. Owner of the premises has served a letter demanding a monthly rental of Rs.67,595.00, which is approx. 154 % increase. Despite several rounds of negotiation, the owner is adamant about his demand. As such, lease agreement could not be renewed.
- c) Further, overall condition of the building is not conducive for commercial activity and does not match SBI's standards.

3. In view of above, AO Bhagalpur has recommended to shift Korha branch, within the same center, 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.

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

5. We have examined the proposal and concur with the recommendations of AO, Bhagalpur for shifting of Korha branch. The photographs of branch are attached as **Flag-B**. As Korha is a rural branch, approval from DLCC is obtained for shifting of the branch to anew premises within the same centre.

6. Business and profitability estimates of the branch is as under: (Rs Crore)

SI	Part	March 2024 Actual	March 2025 Actual	March 2026 Actual	March 2027 Projected
1.	Deposit	61.35	71.26	85.08	100.00
2.	Advances	49.09	55.40	63.26	72.00
3.	Net Profit	3.25	4.32	4.25	4.60
4.	NPA	1.41	1.03	0.97	0.70
5.	No. Of Employees	5	5	6	6
6.	Business per Employee	26.26	23.72	23.18	25.5
7.	Net profit per employee (Annualized)	0.81	0.94	0.83	0.92
8.	Avg. No. Of vouchers per day	150	150	150	150

7. Cost Benefit Analysis: (Rs lakh)

Expenses:				
		Present	Proposed after shifting	Difference
1.	Rent	3.20	3.60	0.40
2.	Electricity	2.50	3.00	0.50
3.	Fuel	2.00	2.25	0.25
4.	Manpower (Number)	5	5	0
5.	Others	2.00	5.00	3.00
6.	F&F(Office)	16.50	26.00	10.50
7.	One time charge for relocation		25.00	
	Change in recurring expenses on account of shifting		4.15	
	One-time expenses on account of shifting		25.00	

Earnings /Benefit				Rs crore
		As on 31.03.2026	Proposed	Difference
1.	Deposit (As on 31.03.2026) in Crores	85.08	110.00	24.92
2.	Advance	63.26	75.00	11.74
3.	Net profit	4.25	5.00	2.75
4.	Customer Acquisition (number)	45,418	48,000	2582

8. 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 Authorization 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 centers.

9. 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.

10. The proposed approval will be subject to following guidelines,

- I. During identification of new premises (paper notification & tendering), CVC guidelines and SOP on merger /shifting dated 15.04.2025 must be followed up meticulously.
- II. 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.
- III. To ensure that the new branch has locational advantage.
- IV. Proper parking should be available. Problems existing at the present location should not be persisting at new premises.
- V. Rent needs to be negotiated for getting the best deal.
- VI. Opening of e-corner to be factored in, while finalizing space requirement and branch entrance should be through the e-Corner.
- VII. Ensure that area of the new premises is adequate as per requirement and avoid taking premises at exorbitant rent.
- VIII. Ensure that the revised rent should not render the branch to incur loss.

- IX. 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.
- X. Dual connectivity invariably available in the new premises.
- XI. Commercial license to be obtained from the Competent Authority for the new premises.
- XII. 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.

11. If approved, we shall advise the DGM (B&O), AO Bhagalpur accordingly

Submitted for in-principal approval.

Assistant General Manager (BR & CPR)

EasyApproval - Approved
Note Id: NT/INF/PA/T/NW-0/BRRED/20260618/SES1-3107