

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 Ram Sowmi Raja Ram CM HR(cmhr.trichy@sbi.co.in) on 05/12 /2025 12:53:16 IST

#### NOTE DETAILS

<b>NOTE ID :</b>	NT/NFIN/CHE/NW-2/AOTRI/null/CHI/20251014/SUBH-91	<b>STATUS:</b>	<b>APPROVED</b>
<b>SUBJECT :</b>	SHIFTING OF NEW PREMISES-THOPPAMPATTY		

#### COMMENT LOG

Page#	Doc Reference	Comment	Name
-------	---------------	---------	------

#### AUDIT LOG

APPROVED by Vivekanand Choubey ,CGM Chennai circle (cgm.lhoche@sbi.co.in) on 30/10/2025, 4:39 PM (IST)

RECOMMENDED by Siddhabattula Haritha Poornima GM NETWORK-III (gm3.lhoche@sbi.co.in) and submitted to Vivekanand Choubey ,CGM Chennai circle (cgm.lhoche@sbi.co.in) on 30/10/2025, 4:25 PM (IST)

RECOMMENDED by JOBY JOSE GM (Network 2 Chennai) (gm2.lhoche@sbi.co.in) and submitted to Siddhabattula Haritha Poornima GM NETWORK-III (gm3.lhoche@sbi.co.in) on 30/10/2025, 1:45 PM (IST)

RECOMMENDED by Murali Krishna Venkata Rama Madhurakavi GM Network -1(Chennai) (gm1.lhoche@sbi.co.in) and submitted to JOBY JOSE GM (Network 2 Chennai) (gm2.lhoche@sbi.co.in) on 30/10/2025, 11:14 AM (IST)

RECOMMENDED by Sanjeev Kumar, DGM & CDO LHO Chennai (cdo.lhoche@sbi.co.in) and submitted to Murali Krishna Venkata Rama Madhurakavi GM Network -1(Chennai) (gm1.lhoche@sbi.co.in) on 27/10/2025, 5:47 PM (IST)

RECOMMENDED by Atul Priyadarshi DGM (B&O)AO TRICHY (dgmba.try@sbi.co.in) and submitted to Sanjeev Kumar, DGM & CDO LHO Chennai (cdo.lhoche@sbi.co.in) on 24/10/2025, 4:01 PM (IST)

RECOMMENDED by Ram Sowmi Raja Ram CM HR (cmhr.trichy@sbi.co.in) and submitted to Atul Priyadarshi DGM (B&O)AO TRICHY (dgmba.try@sbi.co.in) on 24/10/2025, 12:18 PM (IST)

RECOMMENDED by Kanagaraj S (RM Dindigul) (rm4.trichy@sbi.co.in) and submitted to Ram Sowmi Raja Ram CM HR (cmhr.trichy@sbi.co.in) on 17/10/2025, 10:34 AM (IST)

RECOMMENDED by Sakthivel M Chief Manager (OPS) (cmopsr4.trichy@sbi.co.in) and submitted to Kanagaraj S (RM Dindigul) (rm4.trichy@sbi.co.in) on 17/10/2025, 10:09 AM (IST)

SUBMITTED to Sakthivel M Chief Manager (OPS) (cmopsr4.trichy@sbi.co.in) by SUGANYA BHARATHI K8097305 (suganya.bharathi@sbi.co.in) on 14/10/2025, 5:39 PM (IST)

P&E DEPARTMENT	
MEMO NO.	
DATE	

मुख्य महाप्रबंधक

**CHIEF GENERAL MANAGER**

(अनुमोदन हेतु for approval)

महाप्रबंधक

महाप्रबंधक

महाप्रबंधक

**GENERAL MANAGER (NW-I)**

**GENERAL MANAGER (NW-II)**

**GENERAL MANAGER (NW-III)**

(संस्तुति हेतु for recommendation) (संस्तुति हेतु for recommendation) (संस्तुति हेतु for recommendation)

उप महाप्रबंधक एवं मंडल विकास अधिकारी

**DY. GENERAL MANAGER & CDO**

(संस्तुति हेतु for recommendation)

**SHIFTING TO NEW PREMISES**

**THOPPAMPA BRANCH (15881) – RURAL, REGION-DINDIGUL RBO-4,AO – TIRUCHIRAPALLI, NETWORK – 2, CIRCLE - CHENNAI**

1	<p><b>Briefing about branch:</b> The branch was opened on 09.02.2013 and operates in an old and low structural maintained residential building (age of the building more than 30 years) with carpet area of 1100 sq.ft at Rs.15000/- per month.</p>
2	<p><b>Reason for shifting the branch to new premises.</b> The Branch was opened on 09.02.2013 and operates in an old and low structural maintained residential building, its current location, poor ambience / infrastructure and lack of essential facilities have deprived the Branch of business from all communities alike. Under the circumstances, we recommend the following for your consideration.</p> <p><b>Inconvenient Location:</b> The branch has been located in a residential area with low vicinity. This has inconvenienced for our business growth.</p> <p><b>Inadequate Infrastructure:</b> The small operational area has disadvantaged Per Segment customers in general and SME/Current Account Holders in particular. Today's customer values the ambience as much as the hassle-free service the Bank provides. The current premise is not in tune with the rich banking experience that we aspire to provide to our patrons.</p>



**Lack of Essential Facilities:** The Branch does not have ATM/CDM nor locker facilities. Lack of essential facilities fails to give wholesome experience to customers. Providing such facilities within the existing cramped space is ruled out.

**Outdated Interior:** The interior layout leaves much to be desired. The ambience is old and outdated and it has not undergone any renovation for long. Even giving a facelift will not have desired effect.

**Competition from Peer Banks:** It is reliably learnt that PNB and HDFC plan to open branches on the main road, shortly. If we pre-empt setting up a branch on the main road shall definitely give us leverage and lead time to establish our supremacy over other banks.

**Business Growth:** Relocating the Branch on the main road with easy accessibility and rich ambience will attract NextGen customers as much as business firms and elite customers. The branch would accrue bigger business portfolio in Agri, Per and SME segments because customers will have better transport means and easy accessibility.

### 3. Current Lease status:

Rent:	Rs. 15,000/-
Total Area:	1686 Sq Ft
Carpet Area	1100 Sq Ft
Lease Status	From 01.03.2023 to 29.02.2028
Owner name	G. Angulakshmi

### 4. Staff strength:

Supervising Staff	Clerical Staff	Subordinate Staff	Total
1	3	0	4

### 5. Branch business profile (Rs. in Cr):

Description	31.03.2024	31.03.2025	As on 30.09.2025
Deposits	30.54	34.99	39.15
Advances	30.60	38.49	43.26
Net Profit	0.71	1.25	0.65



**6. Capital expenditure incurred towards ambience improvement in the existing premises and present Book Value:**

Capital expenditure incurred for the existing  
Premises with present book value : NIL

**7. Approximate amount to be spent for furnishing the new premises as per the uniform layout.**

Approximately around **Rs. 20lakhs** has to be spent for furnishing new premises.

**8. Current monthly recurring expenses including rent and maintenance**

Current recurring expenses including rent in existing premises: Rs. 20, 000/-

**9. Confirmation from Module about New branch format - Uniform design - to be adhered to.**

We confirm that the new building is constructed as per our Bank Requirement and uniformity in design will be adhered to.

**10. Rent being paid by other Banks/FIs,**

S.No	Name of the Bank	Rent per sq.ft
1.	PNB	Rs. 17
2.	DCB	Rs.19
3.	CANARA BANK	RS.21

11. Required carpet area for the new premises is **3000 sq.ft** and the likely rent for the new premises will be **Rs.15/- per sq.ft** which translates into **Rs.45,000/- per month**.

**12. Recommendation from Branch Manager.**

- Based on the current challenges faced by the branch, we strongly recommend relocating it to a more strategic location on the main road. The existing site situated in a residential area with poor transport access, inadequate infrastructure, and a lack of essential banking facilities - has limited the branch's ability to attract and retain customers. Additionally, the outdated interior and cramped space further diminish the banking experience.
- Relocating the branch to a main road location will significantly enhance visibility, accessibility, and customer convenience. It will also allow us to provide modern facilities such as ATMs, CDMs, and locker services, aligning with customer expectations for a seamless banking experience. This move will not only attract NextGen customers but also appeal to business firms and elite clientele, strengthening our position against competitors like PNB and HDFC, who are planning to establish branches in the area.
- The relocation presents a vital opportunity for business growth by expanding our portfolio across key segments, including Agri, Per Segment, and SME customers. With better transport connectivity and a richer ambience, the new



location will foster stronger customer relationships and drive sustainable growth for the bank.

- Even though the new rent and other overheads would rise by 20% for the new premises on the main road, the business prospects far outweigh the expected expenses.

We urge prompt action to secure a suitable site on the main road to capitalize on this strategic shift and reinforce our market presence.

### 13. Recommendation from Regional Manager.

- We also recommend for shifting of the branch premises which will improve the customer convenience and accessibility with more prominent and visible location which will enhance our branch image and branding.
- The relocation presents a vital opportunity for business growth by expanding our portfolio across key segments, including Agri, Per Segment and SME customers. With better transport connectivity and a richer ambiance, the new location will foster stronger customer relationships and drive sustainable growth for the bank.
- So we recommend for the shifting of branch premises.

कृते भारतीय स्टेट बैंक/For State Bank of India

मुख्य प्रबंधक/Chief Manager (Operations)  
क्षेत्रीय कार्यालय/Regional Office, RBO-4, DINDIGUL.

**Chief Manager (Ops)**  
**RBO -4 Dindigul**  
**Date: 10.10.2025**

कृते भारतीय स्टेट बैंक/For State Bank of India

क्षेत्रीय प्रबंधक/Regional Manager,  
क्षेत्रीय कार्यालय/Regional Office, RBO-4, DINDIGUL  
**Regional Manager**  
**RBO -4 Dindigul**  
**Date: 10.10.2025**

**Deputy General Manager (B&O)**  
**AO, Trichy**