



SUBSIDISED HOME LOAN FOR EMPLOYEES OF GOVERNMENT OF ASSAM

CHECKLIST

DOCUMENTS TO BE SUBMITTED BY THE APPLICANT UNDER THE SCHEME
(FOR LOAN UPTO Rs.15.00 LACS)

1. Passport size photographs (5 copies)
2. Proof of identification; Any one of Pan Card/Voter Id/ Identity Card/etc
3. Proof of residence : Any one of Electricity Bill/ Telephone (Landline)(not more than 2 months old) / Passport /SBI AC Passbook with updated address
4. Form 16 for Last 2 years.
5. Latest salary certificate with all the deductions duly certified by DDO
6. 6 months salary account statements (necessary if salary is not drawn from SBI)
7. No dues certificate from the existing banker if salary is credited at other than SBI
8. Personal Asset's & Liabilities statement in Bank's format
9. Document evidencing ownership of Land/Building to be purchased/constructed (such as Jamabandi copy etc)

FORM-A (PERSONAL DETAILS)

APPLICANT **CO - APPLICANT**

Name Gender M F T*
*Transgender

Salutation Mr Mrs Ms Dr. Other Date of Birth

Marital Status Married Unmarried Other Name of Spouse

No. of Dependents No. of Children Name of Father

Mother's Maiden Name Category SC ST OBC General

Nationality Residential Status Resident NRI / PIO Religion

Place of Birth Photo Identification (ID) : Type

Photo Identification (ID) : Number Photo ID: Valid Upto

Driving Licence No. Driving Licence Valid Upto

PAN No./GIR No. Passport No. Passport Valid Upto

Highest Qualification Attained Qualifying Year



Signature

Present Address: Staying at the present address for the past _____ Years and _____ Months. Type of Residence Owned Rented Allotted by employer Other

House /Flat / Apartment No. or Name

Street Name & No. and Area/Location

Landmark

City District Pin Code

State Country

Telephone (Landline) Mobile (Primary) Mobile (Secondary)

Email (Personal)

Permanent Address: Is permanent address same as present address ? Yes No (To be filled if permanent address is different from present address)

House /Flat / Apartment No. or Name

Street Name & No. and Area/Location

Landmark

City District Pin Code

State Country

Telephone (Landline 1) Telephone (Landline 2)

Office Office / Business Address

Name of Org/Employer, Dept. & Floor

Street Name & No. and Area/Location

Landmark

City District Pin Code

State Country

Telephone (Landline) Fax Mobile (Secondary)

Email (Organizational)

Repayment Mode Check-off PDCs (Post Dated Cheques) SI (Standing Instruction) Others

Relationship with the Bank Less than 1 year 1 - 3 years More than 3 years

References (Names and addresses of two referees who are not related to you):

State Bank of India may make enquiries from the referees if it deems necessary.	Name: _____	Name: _____
	Address: _____	Address: _____
	Email: _____	Email: _____
	Tel: _____ Mob: _____	Tel: _____ Mob: _____

FORM-C (PROPERTY & LOAN DETAILS)

Scheme Name **Special Home Loan Scheme For Employees of Assam Government**

Property Details

Builder Tie-up Available Yes No If Yes, then please provide Builder Project Tie-up ID

Property Type Free Hold Lease Hold

Builder Name Project Name

Building Name / Number Wing Name

Built up Area (Sq ft) Plot Area (Sq ft) Plinth Area (Sq ft)

Plot / Flat No. Block No

Name of Seller Registered Owner

Sellers Address 1

Sellers Address 2

Landline / Mobile

Address of Property

Address of Property

Address of Property 1

Address of Property 2

Landmark

City District Pin Code

State Country

Loan Details

Loan Details

Cost of property (Project Cost) Down payment (amount) Down payment %

Loan Amount Repayment Monthly Quarterly Annually Tenure (Months)

Loan Purpose New House Construction Purchase of New House Purchase of Old House Purchase of New Flat
 Purchase of Resale Flat Balance Transfer from other Bank

Interest Rate Option Fixed Rate Floating Rate Moratorium Period (Months)

Insurance

Home Loan Linked Life Insurance Policy

For the benefit and convenience, group insurance plan underwritten by SBI Life Insurance Company Ltd. is available. As per the special provision of the Home Loan Scheme for Employees of Government of Assam, SBI Life RiNn Raksha Policy is required. Comprehensive insurance of property Purchased/ Constructed with Bank's finance are mandatory and policy may be obtained preferably from SBI Joint venture SBI General Insurance Company Limited.

SBI Life RiNn Raksha Policy-RiNn Raksha Policy is a group mortgage reducing term life insurance policy underwritten by SBI Life Insurance Company Ltd, which covers you against death and/or disability (as defined in the policy) to protect your dependents from the liability of the loan outstanding. The policy covers the outstanding loan balance for the entire tenure of the loan for upfront premium payable in 5 yearly installments.

Whether insurance premium will be paid by you or you would like to add the premium to the home loan?

I WILL PAY THE PREMIUM PLEASE ADD THE PREMIUM TO THE HOME LOAN AMOUNT MENTIONED ABOVE

Signature of Applicant

Signature of Co-Applicant

Signature of Guarantor

Annexure-I

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.....
(address of the disbursing authority)

Dear Sir/Madam,

Irrevocable Letter of Authority:

State Bank of India's Interest Subvention Scheme for Housing Loan for Permanent Employees of State Government of Assam

Employee No:.....Designation.....

I, Am an employee of your Department/organization. The State Bank of India.....Branch have agreed to sanction a loan of Rs.....(Rupeesonly) under their captioned scheme for Interest Subvention Scheme for Housing Loan for Permanent Employees of State Government of Assam.

2.(a) I hereby authorize you to recover by deduction from my salary payable to me by you, a sum of Rs.....(Rupees.....only, every month beginning from the month ofrepresenting the monthly installment payable by me to the State Bank of India.....branch, for the aforesaid loan and remit the amount to the aforesaid branch of the bank.

2.(b) I hereby authorize you to credit/continue to credit my salary State Bank of India, Branch, payable to me by you every month, since the monthly installments for repayment of the aforesaid loan are to be recovered by the branch of the SBI by debit to my savings bank/current account No..... with them, in accordance with an undertaking furnished by me to the Bank.

3. In case of my death, retirement, resignation or discontinuing the service for any reason, I hereby authorize you to pay an amount payable on my account including amount payable by way of terminal benefits like P.F. and gratuity by reason aforesaid, to State Bank of India..... branch, towards the balance outstanding in the aforesaid loan account together with interest costs and /or any monies as may be due to the Bank in respect of the aforesaid loan.

4. I hereby, agree that I shall not be entitled to withdraw or revoke this authority even in case of my transfer, or otherwise, until the whole of my debit inclusive of interest etc. to the State Bank of India branch is liquidated, and written consent of the Bank is obtained.

Yours faithfully,

Full name:

Signature :

The Branch Manager,
State Bank of India,
.....

Dear Sir,

SHRI/SMT.....

S/o, W/o Shri.....

IRREVOCABLE LETTER OF AUTHORITY

State Bank of India's Interest Subvention Scheme for Housing Loan for regular State Govt Employees of Assam

We certify that Shri/Smt..... is a permanent employee of this organization drawing gross salary of Rs..... per month.

2. In view of your agreeing to grant to him/her a loan under the captioned scheme, we have received and noted:

(i) The irrevocable letter of authority from the employee, for crediting his/her salary every month to his/her account with State Bank of India.....branch, till we receive further instructions from you.

(ii) The irrevocable letter of authority in respect of making payment out of any amount payable to the employee including the amount payable by way of terminal benefits like P.F. and gratuity in case of his/her death ,retirement, resignation or discontinuing the service for any reason whatsoever, to State Bank of India.....branch, towards the balance outstanding in aforesaid loan account together with interest etc, and such payment shall be deemed to be a payment to the employee or on his account.

(iii) The employee shall agrees that he/she will ot be entitled to withdraw or revoke his/her authority, even in case of his/her transfer, until the whole of his/her debt inclusive of interest to the State Bank of India.....branch is liquidated and written consent of the Bank is obtained.

3. In the event of transfer of the employee elsewhere, we undertake to convey the instructions to the transferee office under advice to you immediately. In no case change in salary account and bank would be permitted until the whole of his/her debt inclusive of interest to the State Bank of India.....branch is liquidated.

4. In the event of resignation, transfer, retirement, discontinuance of service or death of the employee, we undertake to inform you immediately.

Signature of the Officer
(authorized to disburse salary and allowances)

Date:

Designation.....

Branch/Dept

DETAILS OF THE PROPOSED HOME LOAN SCHEME.

1. Permanent Employees of State Government of Assam with at least 5 years residual service will be eligible for the scheme once in his/her service tenure.
2. In case of retirement during the currency of the loan, DDO/ Pension disbursing authority will ensure that the Pension is paid through SBI at least until the loan is liquidated.
3. Employees not having salary account with SBI or having salary account for less than 1 year should submit a "No Dues" certificate from his existing/ previous Banker.
4. Check off facility will be given by DDOs of the concerned employees for recovery of interest and principal from the salary of the employee.
5. Age: Minimum 21 years and at least 5 years residual service to be eligible for loan and maximum 70 years for employees with pensionable service and maximum 60 years for non-Pensionable service holders, by which time the loan should be fully repaid.
6. Purpose: To purchase/ construct a new house / flat, Purchase of an existing/old house / flat, or Takeover of Home Loans from other Banks/HFCs/FIs only. Purchase of ancestral plot of land from any close relatives like Parents/Spouse/Siblings/Children is not covered by the scheme under any circumstances.
7. QUANTUM OF FINANCE: Maximum loan amount of Rs 15 Lacs for all grades of permanent employees of Government of Assam. However, an employee can avail more than Rs 15 Lacs but the Assam Government Interest Subvention will be available on loan up to the prescribed limit under the scheme.
8. EMI/NMI RATIO: a. Annual Income up to Rs. 5 lacs: 55%, Rs 5-8 lacs: 65%, Rs 8-10 lacs: 70% and >Rs 10 lacs: 75%. EMI will be fixed on basis of SBI offered rate of 8.50% for woman & 8.55% for others.
9. Close relatives can come together to avail home loan jointly also, if all are employees of Government of Assam. In such cases, Assam Government Interest Subvention will be available on loan clubbing together the prescribed limit under the scheme.
10. Loan Term: Maximum 240 months or up to the age of 70 years for employees with pensionable service and 60 years for others.
11. Moratorium Period: Upto 18 months from the date of first disbursement or 2 months after completion of construction whichever is earlier. Interest is to be served as and when applied.
12. Processing Fee: Full waiver of Processing Fee.

13. Margin: Loan Upto Rs. 20 lacs: 10%, Above Rs 20 lacs: 20%
14. No prepayment penalty.
15. Assam Govt. subsidy at 3.50% will be made available for entire loan tenure.
16. With Assam Government Interest Subvention of 3.50 %, Present Effective Rate will be 5% for women and 5.05% for men. This will remain same for 2 years from the date of sanction. The SBI offered rate of 8.50%-8.55% may undergo a change as and when MCLR (Marginal Cost For Fund based Lending Rates) is revised. Presently SBI MCLR rate is 8.00%. After 2 years from date of sanction, floating rate of interest linked to SBI MCLR will be applicable.
17. SPECIAL TEAM AT SBI TO PROCESS THE HOME LOAN APPLICATIONS UNDER THE SCHEME
 - a. Applications will be submitted by employees to their DDOs with complete set of documents as per check list and application format specially designed for the scheme.
 - b. The file would be sent to a team formed at each Regional Business Office and some select Branches of SBI for sanction of Assam Govt. Home Loan.
 - c. Scrutiny of documents/eligibility/quantum of finance required will be done by the special team of SBI formed for the purpose.
 - d. This SBI team will accord final sanction based on the proposed scheme.
 - e. A Grievances Redressal Cell will be opened at each Regional Business Office & some identified SBI branch & LHO specially for the scheme to take care of grievances of the Employees of Govt. of Assam.
 - f. Finally the file would be sent for documentation and disbursement of loan to a branch as per the choice of applicant.
18. At branch level SBI offers two options: option 'A' is without mortgage or option 'B' with mortgage:

Option-A: Branch will disburse loan up to Rs 10.00 lacs without creating mortgage. Government will issue Omnibus Government Guarantee in lieu of mortgage.

Option-B: Branch will disburse the loan above Rs 10.00 lacs after creation of equitable mortgage. Here Title Investigation Report by Bank's Empanelled advocate and valuation report by empanelled valuer will be obtained (Cost towards this will be borne by the employee concern). In the absence of Title deed for Builder projects, Loan will be disbursed on the basis of Agreement to Create Mortgage without Third Party Guarantee and as soon as Title Deed is received, Equitable Mortgage will be created through due process of law.
19. Administration OF INTEREST SUBVENTION

The subsidy amount would be released by way of credit to the Salary accounts of the employees from where the installments towards the Home Loan are recovered by charging to the prefunded subsidy account maintained by Government of Assam. List of beneficiaries will be submitted to Govt. of Assam on monthly basis after release of subsidy.

20. Takeover from other Banks / FIs: Takeover of home loan from Scheduled Commercial Banks (SCBs) including Private and Foreign Banks/FIs is permissible if interest and/or installment of the home loan are serviced regularly, as per the original terms of sanction and account is a standard account. This will however be effective after 1(one) year from the date of issue of Office Memorandum (O & M) by Government of Assam.
21. Existing Home Loan of Employees with SBI: Assam Government interest subvention under this scheme will be applicable to existing home loans, after one year from the date of issue of Office Memorandum (O & M) by the Government of Assam. However, other terms and conditions presently governing the loan will remain unaltered.
22. **CHECK OFF FACILITY:**
Check off facility to recover the loan amount will be mandatorily available in all cases. Check-off facility is a process that contains the following steps.
- a. the Government pays the salary of the employees into his Savings/Current Account with SBI,
 - b. Employee availing loan under the scheme gives an irrevocable Standing Instruction (SI) for recovery of the loan installments from his salary account;
 - c. The respective DDO's undertakes to inform the Bank if and when there is a severance of service due to borrower's transfer, resignation, retirement or suspension.
 - d. Irrevocable authority letter from employer for making payment towards repayment of loan out of any amount payable to the employee, e.g. terminal benefits in case of his/her retirement, resignation, and discontinuance of service or death.
 - e. Undertaking from the employer to obtain a NOC from the Bank before settling the dues of the borrower on transfer, resignation, retirement. DDO will ensure that In no case there will be change of Bank/Branch for paying salary during the currency of loan.
23. **INSURANCE:**
- a. The employees who are availing Home Loans will be suitably covered by Life Insurance Policy.
 - b. Insurance premium on Home Loan will be financed by the Bank by way of an additional term loan (Suraksha Loan).
 - c. The house / flat purchased / constructed with the Bank's finance would be insured comprehensively for risk of fire / riots / earthquakes / lightning, floods, etc.
24. **Collateral security:** No equitable mortgage will be created for loan up to Rs.10.00 lacs under the scheme. In lieu of security, Omnibus Government Guarantee will be available. However, they would not be permitted to avail any loan facilities by mortgaging the land and building created out of the funds made available under this scheme from other Bank/FIs without specific written approval of SBI. Loan will be provided under this scheme to construct a single house/ purchase a single flat/house only in a particular plot of land. For loan above Rs.10.00 lacs, equitable mortgage shall be created for the total loan amount sanctioned along with Government Guarantee

PROCESS FLOW OF HOME LOAN SCHEME SPECIFICALLY DESIGNED FOR ASSAM
GOVT. EMPLOYEES

1. EMPLOYEES WILL APPLY THROUGH APPLICATION FORM SPECIALLY DESIGNED FOR THE SCHEME THROUGH THEIR RESPECTIVE DDO.

2. SALARARY CERTIFICATE WITH DEDUCTIONS, GRADE, DATE OF JOINING, DATE OF RETIREMENT, NATURE OF SERVICE:-PENSIONABLE OR NON PENSIONABLE, ANY OTHER REQUIRED INFORMATION, WILL BE CERTIFIED BY DDO .DDO WILL DO PRELIMINARY SCRUTINY AND FORWARD THE APPLICATION ALONG WITH CHECK OFF LETTER TO SPECIALTEAM AT SBI . EACH DDO WILL BE MAPPED TO A SPECIAL TEAM LACTED NEARBY.

3. THE FILE WOULD BE PROCESSED FOR SANCTION BY SPECIAL TEAM TO BE FORMED AT EACH REGIONAL BUSINESS OFFICE & SOME IDENTIFIED SBI BRANCHES. THIS WILL ENSURE THAT THE EMPLOYEES GET HASSLE FREE SERVICE AND THE CONCERNED DEPARTMENTS GET A SINGLE DEDICATED WINDOW AT BANK LEVEL

4. UPON FINDING THE CASE SUITABLE FOR CONSIDERATION UNDER THE SCHEME, THE SEPCIAL TEAM WILL ACCORD SANCTION BASED ON THE CRITERIA OF THE PROPOSED SCHEME AS PRESCRIBED BY BANK.

5. POST SANCTION , THE FILE W OULD BE SENT FOR DOCUMENTATION AND DISBURSEMENT TO A BRANCH NEARER EITHER TO PLACE OF PROPERTY OR PLACE OF POSTING AS PER THE CHOICE OF APPLICANT.

6. A GR IEVANCES READDRESSAL CELL TO BE CREATED AT EACH REGIONAL BUSINESS OFFICE & SOME IDENTIFIED SBI BRANCH AND LOCAL HEAD OFFICE, GUWAHATI, PARTICULARLY FOR THE SCHEME TO TAKE CARE OF GRIVANCES OF THE EMPLOYEES OF GOVT OF ASSAM

7. DISBURSEMENT OF LOAN

A. Without Mortgage Branch will disburse loan upto Rs 10.00 lacs without creating mortgage . Government will provide Omnibus Government Guarantee in lieu of mortgage

B. With Mortgage: Branch will disburse the loan above Rs 10.00 lac after creation of equitable mortgage.

(We will take up with SBI Corporate Centre to increase the cut off limit of collateral free loan to Rs.15.00 lacs)

8. SUBSIDY CLAIM WILL BE LODGED WITH GOVT.OF ASSAM ON QUARTERLY BASIS FOR EMPLOYEES WHO AVAIL THE SPECIALLY DESIGNED HOUSING LOAN FOR GOVT OF ASSAM EMPLOYEES . SUBSIDY WILL BE AVAILABLE FOR ENTIRE DURATION OF LOAN

TOTAL NO. OF SUB DIVISIONS 78

Sl No.	District	Head Quarter	Subdivision	Identified branch
1	Tinsukir	Tinsukia	Tinsukia	Tinsukia
2			Margherita	Margherita
3			Sadiya	Digboi
4	Dibrugarh	Dibrugarh	Dibrugarh	Dibrugarh
5			Naharkatiya	Naharkatiya
6			Moran	Moranhat
7	Dhemaji	Dhemaji	Dhemaji	Dhemaji
8			Jonai	Jonai
9	Charaideo	Sonari	Charaideo	Sonari
10	Sivsagar	Sivsagar	Sivasagar,	Sivasagar,
11			Nazira	Nazira
12	Lakhimpur North	Lakhimpur North	Lakhimpur	Lakhimpur
13			Dhakuakhana,	Dhakuakhana,
14			Bihpuria Narayanpur	Bihpuria
15	Majuli	Garamur	Majuli	Garmur
16	Jorhat	Jorhat	Jorhat,	Jorhat,
17			Titabor	Titabor
18	Biswanath	Biswanath Chariali	Biswanath Chariali ,	Biswanath Chariali ,
19			Gohpur	Gohpur
20	Golaghat	Golaghat	Golaghat,	Golaghat,
21			Bokakhat,	Bokakhat,
22			Dhansiri,	Sarupathar
23			Merapani	Golaghat,
24	Karbi Anglong East	Diphu	Diphu,	Diphu,
25			Bokajan,	Bokajan,
26			Howraghat	Howraghat
27	Sonitpur	Tezpur	Sonitpur,	Tezpur
28			Dhekiajuli	Dhekiajuli
29	Nagaon	Nagaon	Nagaon,	Nagaon,
30			Kaliabor	Kaliabor
31	Hojai	Hojai	Hojai	Hojai
32	Karbi Anglong West	Hamren	Hamren	Hamren
33	Dima Hassao	Haflong	Haflong,	Haflong,
34			Maibong,	Maibong,
35			Diyungbra,	Maibong,
36	Cachar	Silchar	Silchar,	Silchar,
37			Katigora,	Badarpur ES
38			Lakhipur,	Lakhipur,
39			Sonai	Sonai Road
40	Hailakandi	Hailakandi	Hailakandi,	Hailakandi,
41			Katlichera	Katlichera
42	Karimganj	Karimganj	Karimganj	Karimganj
43			Ramkrishna Nagar	Ramkrishna Nagar
44	Morigaon	Morigaon	Morigaon	Morigaon
45	Udalguri	Udalguri	Udalguri,	Udalguri,
46			Bhergaon	Bhergaon
47	Darrang	Mangaldoi	Mangaldoi	Mangaldoi
48	Kamrup Metro	Guwahati	Guwahati	Guwahati
49			Dispur,	Dispur,
50				New Guwahati
				Assam Secretariat
				South Guwahati
51				
52	Baksa	Mushalpur	Mushalpur,	Mushalpur,
53			Tamulpur	Tamulpur
54			Salbari	Salbari
55	Nalbari	Nalbari	Nalbari,	Nalbari,
56			Mukalmua,	Mukalmua,
57			Tihu	Tihu
58	Kamrup	Amingaon	Kamrup	Amin gaon
59			Rangia,	Rangia,
60			Azara,	Mirza
61			Dakhin Kamrup	Chaygaon
62	Barpeta	Barpeta	Barpeta,	Barpeta,
63			Bajali,	Pathsala
64			Kalgachia,	Kalgachia,
65			Sorbhog,	Sorbhog,
66			Sarukhetri	Barpeta Road
67	Chirang	Chirang	Chirang	Chirang
68	Bongaigaon	Bongaigaon	Bongaigaon	Bongaigaon
69			North Salmara	Bongaigaon
70			Manikpur	Sorbhog
71	Goalpara	Goalpara	Goalpara,	Goalpara,
72			Lakhipur	Lakhipur
73	Kokrajhar	Kokrajhar	Kokrajhar,	Kokrajhar,
74			Gossaigaon,	Gossaigaon,
75			Parbatjhora	Kokrajhar,
76	Dhubri	Dhubri	Dhubri	Dhubri
77			Bilasipara	Bilasipara
78	South Salmara	Mankachar	Hatsigimari	Hatsigimari

PROCESSING CENTRE AND GRIEVANCES REDRESSAL CELL

Module	Region No.	Name of Unit (Network/ PB/ Module/ Region/ RACPC or RASMECC)	Designation	Mobile No.	Landline	Designation based email id
		Network I	GM		0361-2237556	gm1.lhoguw@sbi.co.in
Guwahati		Guwahati Module	DGM (B&O)	9435512018	0361-2529850	dgmb0.zoguw@sbi.co.in
Dibrugarh		Jorhat North Module	DGM (B&O)	9425426307	0376-2322306	dgmb0.jorn@sbi.co.in
Guwahati	RBO-1	Guwahati Metro Region	AGM	9435558721	0361-2460889	agmr1.zoguw@sbi.co.in
Guwahati	RBO-2	Bongaigaon Region	AGM	7896023235	03664-237822	agmrbo2.bongaigaon@sbi.co.in
Jorhat South	RBO-2	Nagaon Region	AGM	9435507315	03672-250131	rbonagaon@sbi.co.in
Guwahati	RBO-4	Guwahati Rural Region	AGM	8011866701	0361-2465345	agmr5.zoguw@sbi.co.in
	DCB	GUWAHATI	AGM	8811025598	0361-	sbi.00078@sbi.co.in
	DCB	DISPUR	AGM	9127066809		sbi.03030@sbi.co.in
		Network II	GM		0361-2237531/503	gm2.lhoguw@sbi.co.in
Jorhat South		Jorhat South Module	DGM (B&O)	9435708671	0376-2322795	dgmb0.zojor@sbi.co.in
Silchar		Silchar Module	DGM (B&O)	8134949078	03842-263442	dgmb0.zoslc@sbi.co.in
Guwahati	RBO-3	Silchar Region	AGM	9435700555	03842-267429	agmr4.rosilchar@sbi.co.in
Dibrugarh	RBO-2	Tezpur Region	AGM	9706092681	03712-255254	agm.rbotez@sbi.co.in
Dibrugarh	RBO-3	Dibrugarh I Region	AGM	8811060426	0373-2324842	agmr1.dib@sbi.co.in
Dibrugarh	RBO-4	Dibrugarh II Region	AGM	9435033309	0373-2324840	agmr3.rodibrugar@sbi.co.in
Jorhat South	RBO-1	Jorhat Region	AGM	8811062000	0376-2301968	agmr1.zojrt@sbi.co.in
	DCB	MANGALDOI	AGM	9435142277		sbi.00130@sbi.co.in
	DCB	NAGAON	AGM	9435045791		sbi.00146@sbi.co.in
	DCB	GOLAGHAT	AGM	9435112838		sbi.00083@sbi.co.in
	DCB	North Lakhimpur	AGM	9435509336	03752-222113	sbi.00145@sbi.co.in
	DCB	Khutikatia ADB	AGM	9435106125	03672-22559	sbi.05914@sbi.co.in
	DCB	Pulibor ADB	AGM	9706034653	0376-2480325	sbi.07060@sbi.co.in
	LHO	PBBU	DGM (PBBU)	7710033696	0361-2237672	dgmpbu.lhoguw@sbi.co.in
LIST OF DCB						
LIST OF RACPC/RASMECC						
Guwahati	RACPC	GUWAHATI	AGM	9435131888		agmracpc.zoguw@sbi.co.in
Guwahati	RASMECC	SILCHAR	CM	9678211639		sbi.10678@sbi.co.in
Dibrugarh	RASMECC	DIBRUGARH	CM	8811060423		sbi.10679@sbi.co.in
Jorhat South	RASMECC	JORHAT	CM	9435728547		sbi.11160@sbi.co.in