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भारतीय स्टेट बैंक
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STATE BANK OF INDIA

The Chief General Manager
State Bank of India
Local Head Office,
All Circles

PB/SPA/2022-23/297

Date: 2nd March, 2023

Madam / Dear Sir,

SALARY PACKAGE ACCOUNTS
PENSION ACCOUNTS

CENTRAL ARMED POLICE SALARY PACKAGE, DEFENCE SALARY PACKAGE
IDENTIFICATION AND CONVERSION

Please refer to our Master Circular No. NBG/PB/CITU-CSP/10/2022-23/CITU/ dated 31.01.2023, containing guidelines on our Salary Package Accounts.

2. As you are aware, Bank has offered certain benefits including Personal Accidental (Death) Insurance of ₹ 30 lakh to Pension Account-holders of Defence Forces (Army, Air Force, Navy and Indian Coast Guard) and Central Armed Police Forces. Further, family pensioners of this segment are also eligible for certain benefits (excluding Personal Accident Insurance Cover). With the objective to pass on these benefits to these customers seamlessly, separate Product Codes have been created in CBS.

3. It is mentioned that benefits to these customers will be available **only when accounts opened/ converted to respective Product Codes in CBS**. It is observed that at present there are only 7,206 accounts converted into CAPSP-Pension and 628395 into Defence-Pension product code pan India. Such accounts which are still lying under **Regular SB Account / other Salary Package product codes (where only pension is credited)**, to be converted to CAPSP-Pension/ DSP- Pension accounts. Otherwise, cases where customer expired due to accident and accounts are not properly categorised in CBS, Insurance Company will not honour the claim and Bank may be exposed to financial as well as reputational loss. Therefore, these accounts need to be converted to proper Product Code on urgent basis. It must be ensured that accounts where both pension and salary are credited, not be connected to Pension Product.

4. Accordingly, you are requested to instruct Operating functionaries to connect with Central Pension Processing Cell (CPPC) in your Circle **for obtaining data of Pension Accounts of Central Armed Police Force Customers** (BSF, CISF, CRPF, CRPF, ITBP, NSG, SSB, RPF, RPSF, Special Force of Cabinet Secretariat, IB) and Defence Forces and arrange for conversion in proper product codes as per eligibility criteria. Product Codes of DSP Pensioners, CAPSP Pensioners, Family Pensioners, and Customer Tier Type, Identifier code and Product Codes of CAPSP-Pensioners are, as under.



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Salary Package Accounts Department
Personal Banking Business Unit
Corporate Centre, 13th Floor
State Bank Bhavan, Madame Cama Road
Nariman Point, Mumbai - 400021



(a) Product Codes for CAPSP-Pension Accounts: -

Product Code	Product Code Description
10941481	SBCHQ-CAPFPEN-PUBIND-GOLD-INR
10941491	SBCHQ-CAPFPEN-PUBIND-DMND-INR
10941501	SBCHQ-CAPFPEN-PUBIND-PLTNM-INR

(b) Customer Tier Type and Identifier Code for CAPSP Pensioners:

Name of Force	Identifier Code	Customer Tier Type
Border Security Force (BSF)	PMSPBSF000	01021101
Central Industrial Security Force (CISF)	PMSPCISF00	
Central Reserve Police Force (CRPF)	PMSPCRPF00	
Indo-Tibetan Border Police (ITBP)	PMSPITBP00	
National Security Guard (NSG)	PMSPNSG000	
Sashastra Seema Bal (SSB)	PMSPSSB000	
Railway Protection Force (RPF)	PMSPRPF000	
Railway Protection Special Force (RPSF)	PMSPRPSF00	
Special Force Under Cabinet Secretariat	PSP0000001	
Intelligence Bureau (IB)	PSP0000003	

(c) Product Codes for Defence and IGSP-Pension Accounts: -

Product Code	Product Description
10921481	SBCHQ-DSP-PEN-GOLD-INR
10921491	SBCHQ-DSP-PEN-DIAMOND-INR
10921501	SBCHQ-DSP-PEN-PLATINUM-INR
10991481	SBCHQ-ICGSP-PEN-GOLD-INR
10991491	SBCHQ-ICGSP-PEN-DIAMOND-INR
10991501	SBCHQ-ICGSP-PEN-PLATINUM-INR

(d) Product Code for Family Pensioner of Defence, Indian Coast Guard and Central Armed Police Forces:

Product Code	Product Code Description
10921511	SHAURYA-FAMILY-PENSION-INR

5. Aforesaid activity may please be accorded Top priority and be completed by **20.03.2023**. For any guidance/ support, concerned functionaries may contact Shri Deepak Kumar Srivastava, AGM (Salary Package), PBBU, Corporate Centre at 9470644208, email cm1.ctu@sbi.co.in.

Yours faithfully,


(Aditya Kumar Sengar)
Chief General Manager (PB)

