

**E-CIRCULARS OVERVIEW FROM 01/05/2015 TO 15/05/2015**

| <b><u>CIRCULAR<br/>DATE</u></b> | <b><u>CIRCULAR<br/>NUMBER</u></b>  | <b><u>CIRCULAR<br/>NAME</u></b>                                      | <b><u>CIRCULAR<br/>SUBJECT</u></b>  | <b><u>OVERVIEW OF<br/>THE CIRCULAR</u></b>   |
|---------------------------------|--|--|---|--|
| 08/05/15<br><br>08/05/15        | <a href="#"><u>154/2015 -<br/>16</u></a><br><br><a href="#"><u>155/2015 -<br/>16</u></a> | CFO/IT-ALM-<br>ALM/3/2015 - 16<br><br>CFO/IT-ALM-<br>ALM/4/2015 - 16 | INTEREST<br>RATES ON<br>RETAIL<br>DOMESTIC<br>TERM<br>DEPOSITS<br>(BELOW<br>RUPEES ONE<br>CRORE) W.E.F.<br>11.05.2015 | Interest rates on domestic & NRI term deposits revised w.e.f. 11/05/2015. Refer to the circulars for details in this regard.   |
| 12/05/15                        | <a href="#"><u>171/2015 -<br/>16</u></a>   | NBG/CIIBR-<br>NEFT/1/2015 - 16                                       | RECOVERING<br>WRONG RTGS /<br>NEFT CREDIT   | All banks are requested to follow a uniform procedure for redressal of Consumer Grievances relating to wrong credit of funds sent through RTGS / NEFT. The process flow to be noted from the circular mentioned herein.  |
| 12/05/15                        | <a href="#"><u>174/2015 -<br/>16</u></a>   | NBG/ATM-NBG-<br>NBG/2/2015 - 16                                      | INTRODUCTI<br>ON OF CASH<br>RECYCLERS<br>“STATEBANK<br>CASH POINT”  | State Bank Cash Point is a ‘Cash Recycler’ i.e. an ATM-like machine that performs dual functions of cash withdrawal and deposit. From the customer perspective, it functions exactly like our present day ATM and CDM. While cash withdrawals will be effected using a debit card, customers can use their debit card/cardless function to make cash deposits. The cash slot serves as the deposit as well as dispenser tray. As a special feature these machines have 2 inbuilt cameras that are capable of capturing both the customer’s face as well as hand movements (handling cash only). The operational guidelines for this to be followed from this circular. |