

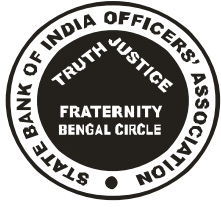
# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

(Registered under Trade Unions Act 1926-Regd. No. 6908)

1, STRAND ROAD, KOLKATA-700 001.

Phone: 2213-0663, 2213-0154, 2213-0665 (after 5.30 P.M.), Fax : (033) 2210-1684



e-mail: [sbioabengalcircle@gmail.com](mailto:sbioabengalcircle@gmail.com)  
[www.sbioabengal.com](http://www.sbioabengal.com)

IP No. 500077

Circular No. 120/2020

Date : 05.07.2020

To All Members (Please Circulate)

### EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE (28.06.2020 to 04.07.2020)

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period of 28.06.2020 to 04.07.2020. We are delighted to bring out this compilation under **empowerment series** for circulation amongst members.

#### SYNOPSIS OF CIRCULARS ISSUED BETWEEN 28.06.2020 TO 04.07.2020

| DATE       | SL. NO | CIRCULAR NO.                      | TOPIC   | GIST OF THE CIRCULAR   |
|------------|--------|-----------------------------------|---|--|
| 27-06-2020 | 331    | IT/GLOBALIT-PR/3/2020 - 21        | Centralisation of Procurement of Desktops, Laptops, Printers & Scanners: Fresh Rate Discovery valid up to 31 <sup>st</sup> October 2020 | Fresh rates issued for procurement of Computer Items.  |
| 29-06-2020 | 332    | NBG/SMEBU-SME ADVANC/24/2020 - 21 | SME Advances<br>New Scheme of Ministry of Housing and Urban Affairs (MOHUA)_ PM SVANidhi<br>Product – PM SVANidhi                       | Product code: 6400-4086 (EB-DL-PM_SVANidhi)<br>To be Rolled out on 01.07.2020  |
| 25-06-2020 | 333    | SARG/OTS/2020-21                  | ONLINE OTS/COMPROMISE PORTAL  | For Bank users with user roles of Nodal Officer, Controlling Officer, Branch Head and Branch User, the URL to access the Portal on intranet via Single-Sign-On is <a href="https://ots.sbi.co.in/OTS">https://ots.sbi.co.in/OTS</a>  |
| 29-06-2020 | 334    | CCO/PPD-ADV/47/2020 - 21          | CREDIT FACILITIES TO INFRASTRUCTURE INVESTMENT TRUSTS (InvITs)  | POLICY ON LENDING TO INFRASTRUCTURE INVESTMENT TRUSTS  |
| 29-06-2020 | 335    | IT/GLOBALIT-PE-1/4/2020 - 21      | OFFICE 365 PRODUCTIVITY SUITE MULTI FACTOR AUTHENTICATION (MFA) – MANDATORY FOR ALL USERS   | Multi Factor Authentication (MFA) mandatory to all users across the Bank before 20-07-2020   |
| 29-06-2020 | 336    | CDO/P&HRD-PM/24/2020 - 21         | STAFF: MISCELLANEOUS :<br>SPREAD OF COVID-19 DISEASE:<br>RETENTION OF BANK'S ACCOMMODATION FACILITIES                                   | Retention period of Bank's accommodation (leased accommodation as well as Bank's flat / quarters / chummary accommodations) for serving as well as retired employees / officers is ending by June 2020, permission may be granted for retention for a period not beyond July 2020. |
| 29-06-2020 | 337    | NBG/SME/SCFU-e-DFS/66/2020 - 21   | ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP WITH M/s BLUE STAR LTD (BSL) FOR FINANCING THEIR DISTRIBUTORS / DEALERS      | Renewal of e-DFS   |
| 29-06-2020 | 338    | CDO/P&HRD-PM/25/2020 - 21         | STAFF: SUPERVISING EXTENSION OF LAST DATE FOR SUBMISSION OF ASSETS AND LIABILITIES STATEMENT  | Extension till 31.07.2020  |
| 29-06-2020 | 339    | NBG/SME/SCFU-e-DFS/67/2020 - 21   | SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (e-DFS) TERMINATION OF TIE-UP WITH M/S WOCKHARDT LTD.                        | e-DFS Renewal  |
| 29-06-2020 | 340    | NBG/S*P-MISC/3/2020 - 21          | MODIFICATION IN TDR / STDR ADVICE   | In order to prevent / minimise the frauds related to TDR / STDR, the competent authority has approved to put a caution mark in vernacular language on top of the existing TDR / STDR Advice  |

**Shubhajyoti Chattopadhyay**

General Secretary

Mobile : 9434551152

# State Bank of India Officers' Association

(BENGAL CIRCLE)

: 2 :

| DATE       | SL. NO | CIRCULAR NO.                      | TOPIC  | GIST OF THE CIRCULAR   |
|------------|--------|-----------------------------------|--|--|
| 29-06-2020 | 341    | NBG/SME/SCFU-e-DFS/68/2020 - 21   | ELECTRONIC DEALER FINANCING SCHEME (e-DFS) RENEWAL OF TIE UP WITH MODIFICATION M/s FCA INDIA AUTOMOBILES PRIVATE LTD(FIAT) FOR FINANCING THEIR DEALERS JEEP FUNDIN | e-DFS Renewal  |
| 29-06-2020 | 342    | NBG/SME/SCFU-e-DFS/69/2020 - 21   | ELECTRONIC DEALER FINANCE SCHEME (e-DFS) TIE-UP WITH M/S FORCE MOTORS LTD. (FML) MODIFICATIONS IN TERMS AND CONDITIONS   | e-DFS Renewal  |
| 30-06-2020 | 343    | NBG/PBBU-PMD-GL/4/2020 - 21       | Gold Loans: Agri Gold Loan and PBBU Gold Loan Market Value and Advance Value of Gold effective from 01/07/2020   | Market Value and Advance Value for per gram of Gold of different Karats purity   |
| 30-06-2020 | 344    | NBG/SMEBUSMECARLOAN/25/2020 - 21  | SME BUSINESS UNIT PRODUCT: "SME CAR LOAN" MODIFICATION IN SANCTIONING AUTHORITY CRITERIA AND CAPPING OF EACH CAR LOAN AMOUNT AT RS. 1 C                            | The authority structure for sanction has been examined and re-aligned suitably for smooth processing and sanction of loans under SME Car Loan product. It has also been decided to cap the maximum amount for each car loan at Rs. 1 Cr, within overall cap of Rs. 3 Cr under the product. |
| 30-06-2020 | 345    | NBG/SMEBU-SME ADVANC/26/2020 - 21 | SME BUSINESS UNIT NEW PRODUCT: "SME GOLD LOAN" FINANCING TO MSME UNITS AGAINST GOLD ORNAMENTS & JEWELLERY FOR BUSINESS REQUIREMENTS                                | SME Gold Loan  |
| 01-07-2020 | 346    | R&DB/S&DB-YONO/7/2020 - 21        | PROJECT LOTUS: YONO - FINANCIAL SUPER STORE STAFF CAMPAIGN: "YONO GI Health is Wealth -II EXTENSION UPTO 31.07.2020  | The campaign is extended until 31st July 2020 without any change in targets.   |
| 01-07-2020 | 347    | R&DB/S&DB-YONO/8/2020 - 21        | PROJECT LOTUS: YONO - FINANCIAL SUPERSTORE SBI GI - PERSONAL ACCIDENT INSURANCE (PAI) ON YONO BRANCH PORTA   | Personal Accident Insurance (PAI) purchase journey on YONO Branch Portal to enable customers to buy PAI with the assistance of branch tellers  |
| 01-07-2020 | 348    | CRO/PPPD-ADV/48/2020 - 21         | Loan Policy: 2020  | Loan Policy: 2020  |
| 01-07-2020 | 349    | NBG/NBG/AC-NBG-ATM/3/2020 21      | CREATION OF NEW VERTICAL FOR ANYTIME CHANNELS UNDER FI & MM: MODIFICATIONS IN ORGANISATIONAL STRUCTURES AND FUNCTIONS  | New vertical for Anytime Channel.  |
| 02-07-2020 | 350    | NBG/GAD-SSS/9/2020 - 21           | GOVT. BUSINESS: MISCELLANEOUS DEPOSIT SCHEMES INTEREST RATES FOR SMALL SAVINGS SCHEMES   | Rate of interest payable on Small Savings Schemes as per the relevant GOI notification   |
| 02-07-2020 | 351    | NBG/RE,H^HD-HL CAMPA/17/2020 - 21 | REHBU: HOME LOANS GRIHA PRAVESH CAMPAIGN UNDER PMAY (U) - GLSS   | Campaign 01-07-2020 to 30-09-2020  |
| 02-07-2020 | 352    | CRO/PPPD-ADV/49/2020 - 21         | LARGE EXPOSURE FRAMEWORK (LEF)   | RBI has issued clarification on para 7.13 of RBI Circular vide notification no. DOR.No.BP.BC.43/21.01.003/2019-20 dated 23.03.2020   |
| 02-07-2020 | 353    | CDO/P&HRD-PM/26/2020 - 21         | STRENGTHENING DISCIPLINE MANAGEMENT ECO-SYSTEM IN THE BANK REVAMPING THE DISCIPLINARY AUTHORITY (DA) STRUCTUR  | The disciplinary authority structure has recently been reviewed and the Executive Committee of Central Board (ECCB) of the Bank in its meeting dated 24th June 2020 has approved the Centralized Disciplinary Authority structure.   |
| 02-07-2020 | 354    | CRO/PPPD-ADV/50/2020 - 21         | BENCHMARK MCLR ON FLOATING RATE LOANS CHANGE TO 6 MONTHS MCLR INSTEAD OF EXISTING 1 YR. MCLR w.e.f. 01.07.2020   | Change in MCLR.  |
| 02-07-2020 | 355    | CRO/PPPD-ADV/52/2020 - 21         | RATIONALISATION OF TERMS & CONDITIONS AND COVENANTS AND AUTHORITY STRUCTURE TO MAKE EXCEPTIONS & APPROVE DEVIATIONS  | Authority structure for approval of deviations were reviewed and rationalized  |

**Shubhajyoti Chattopadhyay**  
General Secretary  
Mobile : 9434551152

*State Bank of India Officers' Association*  
(BENGAL CIRCLE)

: 3 :

| DATE       | SL. NO | CIRCULAR NO.                      | TOPIC   | GIST OF THE CIRCULAR   |
|------------|--------|-----------------------------------|---|--|
| 02-07-2020 | 356    | NBG/TBU-LTP/9/2020 - 21           | SBI SURABHI DEPOSIT SCHEME  | Appropriate authority has reviewed the Surabhi Deposit Scheme (Product code CA- 5088 2401, SB-1088 2401) with some modifications on 22.05.2020   |
| 02-07-2020 | 357    | NBG/SMEBU-SME ADVANC/27/2020 - 21 | SME BUSINESS UNIT: Assignment of Risk Weights on Guaranteed Emergency Credit Line (GECL) Under the Emergency Credit Line Guarantee Scheme (ECLGS)   | Now, RBI vide circular no. DoR.BP.BC.No.76 / 21.06.201/2019-20 dated 21.06.2020 has clarified that Banks shall assign zero percent risk weight on the credit facilities extended under this scheme to the extent of guarantee coverage, as credit facilities extended under ECLG scheme guaranteed by NCGTC are backed by an unconditional and irrevocable guarantee provided by Government of India                                   |
| 02-07-2020 | 358    | GMUK/GMU/SP-MISC/13/2020 - 21     | Novel Coronavirus (COVID 19) – Temporary relaxations in Forex regulations   | Relaxation in Forex regulations.   |
| 03-07-2020 | 359    | CRO/CPD-ADV/52/2020 - 21          | HANDLING OF EXPOSURE TO EPC CONTRACTORS EPC FINANCING GUIDELINES  | Policy for handling of exposure to EPC contractors   |
| 03-07-2020 | 360    | NBG/TBU-LTP/10/2020 - 21          | POWER POS CURRENT ACCOUNT: REVIEW   | No OD facility will be sanctioned under Power POS Current Account by branches. The POS linked overdraft facility through Branch Channel has been withdrawn by SMEBU vide e-Circular no NBG/SMEBUPOSOD/45/2019-20 dated 20.09.2019<br><br>The existing accounts with credit balances, maintained under this product code, will be migrated to the Regular Current Account (product code- 5011 2401) from the back end by IT Operations. |
| 03-07-2020 | 361    | NBG/PBU/PL-PERLOANS/13/2020 - 21  | PERSONAL BANKING ADVANCES XPRESS CREDIT & PENSION LOAN SCHEMES "MONSOON DHAMAKA" CAMPAIGN FOR UNSECURED PERSONAL LOANS □ PHASE-I: 01.07.2020 TO 31.07.2020 □ PHASE-II: 01.08.2020 TO 31.08.2020 TARGET: TO ACHIEVE 3,700 CRORES GROWTH DURING EACH PHAS | "MONSOON DHAMAKA" Campaign   |
| 03-07-2020 | 362    | NBG/RE,H&HD-HL/18/2020 - 21       | REHBU: HOME LOANS VALIDITY OF SANCTION OF HOME LOANS  | Validity of sanction in Home Loan.   |
| 03-07-2020 | 363    | CC/Finance/FRT/GST/NJ/            | GST Compliance: PAYMENTS FOR INVOICES UPTO 31 ST MARCH, 202   | Payment of Invoices.   |

With revolutionary greetings,



**Shubhajyoti Chattopadhyay**  
(General Secretary)

**Shubhajyoti Chattopadhyay**  
General Secretary  
Mobile : 9434551152