

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

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

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IP No. 500077

Circular No. 130/2020

Date : 19.07.2020

To All Members (Please Circulate)

### EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE (12.07.2020 to 18.07.2020)

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period of 12.07.2020 to 18.07.2020. We are delighted to bring out this compilation under **empowerment series** for circulation amongst members.

### SYNOPSIS OF CIRCULARS ISSUED BETWEEN 12.07.2020 TO 18.07.2020

DATE	SL. NO	CIRCULAR NO.	TOPIC	GIST OF THE CIRCULAR
13/07/2020	386	NBG/RE,H^HD-HL CAMPA/20/2020-21	YONO HOME LOANS: DIGITAL SHURWAT YONO KE SATH	A staff campaign through Yono Platform starts from 13.07.2020 to 25.09.2020. Out of total HLs sanctioned during this time, 15 % should be through YONO sourced.
13/07/2020	387	NBG/RE,H^HD-HL CAMPA/21/2020-21	REHBU HOME LOAN CAMPAIGN: MONSOON DHAMAKA	HL Campaign in 2 phases, 1st Phase from 01.07.2020 to 31.07.2020 and 2nd Phase from 01.08.2020 to 31.08.2020 with an emphasis on Quality Takeovers and Fresh Loans. 85 % sourcing target and 90 % disbursement target.
13/07/2020	392	NBG/PBU/AL-AUTOLOAN/4/2020- 21	PERSONAL BANKING ADVANCES: AUTO LOANS EXTENSION OF INTEREST CONCESSION OF 25 BPS ON YONO (WITH YONO REFERENCE NUMBER) PRODUCT CODE: 6450- 4223	Extended the Interest concession of 25 BPS upto 31.12.2020 for loans sourced through YONO
13/07/2020	393	NBG/PBU/AL-AUTOLOAN/5/2020- 21	YONO CAR LOANS 'NAYI SHURUWAT YONO-CAR KE SATH' FROM 06.07.2020 TO 05.09.2020	A staff campaign through Yono from 06.07.2020 to 05.09.2020 with a target of achieving 20 % of total car loans sanctioned during this period through YONO.
14/07/2020	394	NBG/GAD-GBU/11/2020-21	MASTER CIRCULAR ON CONDUCT OF GOVERNMENT BUSINESS BY AGENCY BANKS- PAYMENT OF AGENCY COMMISSION	Revised Master Circular and SOP for claiming of Govt. agency commissioner for conducting of Govt. business by Agency Banks given in the circular.
14/07/2020	395	NBG/SME/SCFU-e-DFS/76/2020-21	SUPPLY CHAIN FINANCE ELECTRONIC DEALER FINANCE SCHEME (E-DFS) RENEWAL OF TIE-UP WITH MODIFICATION WITH M/S SAMSUNG INDIA ELECTRONICS PRIVATE LTD. (SIEPL) FOR FINANCING THEIR DISTRIBUTORS/RETAILERS	e-DFS Renewal
14/07/2020	396	NBG/SME/SCFU-e-DFS/77/2020-21	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) TIE-UP WITH M/S MARUTI SUZUKI INDIA LTD (MSIL) FOR FINANCING THEIR DISTRIBUTORS/DEALERS RENEWAL OF TIE-UP WITH MODIFICATION	e-DFS Renewal
14/07/2020	397	CRO/RMD-CRMD/3/2020-21	REVIEW OF THE LIST OF FIRST CLASS BANKS (FCB)	Now IDBI included in the list. a) The Bills drawn under the LC of an FCB and in full compliance with the terms of LC are treated as specified securities for the purpose of total indebtedness i.e., such an advance would be excluded for computation of indebtedness of the borrower and b) Negotiation or discounting of bills drawn under the LC of an FCB or BG issued against counter guarantee of an FCB will be in accordance with the Scheme of Delegation of Financial Powers

**Shubhajyoti Chattopadhyay**

General Secretary

Mobile : 9434551152

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DATE	SL. NO	CIRCULAR NO.	TOPIC	GIST OF THE CIRCULAR
15/07/2020	398	IT/GLOBALIT-ISD/5/2020-21	CYBER SECURITY INCIDENT HANDLING STANDARD OPERATING PROCEDURE (SOP)	RBI and other Statutory Authorities CERT-In & NCIIPC have directed that all cyber security incidents should be reported within 2 to 6 hours. Delay in reporting would attract heavy penalty and stringent action against the Bank. Revised SOP is placed as Annexure of the circular.
15/07/2020	399	NBG/PG/C^ITU-SP/4/2020-21	SALARY PACKAGE ACCOUNTS: RESTRICTION IN SANCTIONING OF SB OD TO CUSTOMERS ALREADY AVAILED 'SPL PAPL' THROUGH YONO	As EMI/ NMI ratio is not considered while approving both Salary Package Overdraft as well as SPL PAPL, there is a possibility that salary package customers may avail both facilities (SPL PAPL & Salary Package OD) simultaneously, which may lead to over-finance and default in repayment due to higher repayment obligation
15/07/2020	400	NBG/SME/SCFU-e-DFS/78/2020-21	COVID 19 REGULATORY PACKAGE EXTENSION PF CREDIT PERIOD FOR EDFs AND MDFs DEALERS	Approved extension of credit period for Invoices falling due between 01.06.2020 to 31.08.2020 on the following conditions: a) Extension in credit period up to 90 days not exceeding 31st August basis individual request from dealer and recommendation of the Industry Major for the dealer specific request for e-DFS accounts. Maximum period of extension on any individual invoice should not exceed 90 days. B) Apart from this, all existing guidelines for extension of credit period.
15/07/2020	401	R&DB/PBU/CD&e-COM-GL/7/2020-21	PBBU: GOLD LOANS CONCESSION IN PRICING: FROM 16.07.2020 TO 31.07.2020	Concession in pricing from 16.07.2020 to 31.07.2020 for SBI Gold loan and SBI Realty Gold Loan. Currently 7.50 % and 7.00 % respectively.
15/07/2020	402	NBG/SMEBU-SPLPROJ/29/2020-21	PROJECT VIVEK: MANDATORY FIELDS IN PACE TOOL	Name & Account No. now been mandatory fields for all proposals under Project Vivek. GST is optional. Other details in circular.
15/07/2020	403	NBG/SME/SCFU-e-DFS/79/2020-21	ELECTRONIC DELAER FINANCING SCHEME (E-DFS) RENEWAL OF THE TIE UP WITH M/S TATA BLUESCOPE STEEL LIMITED (TBSL) FOR FINANCING THEIR DISTRIBUTORS	e-DFS Renewal
15/07/2020	404	NBG/SME/SCFU-e-DFS/80/2020-21	ELECTRONIC DEALER FINANCING SCHEME (E-DFS) RENEWAL OF TIE-UP WITH M/S NATIONAL ALUMINIUM COMPANY LIMITED FOR FINANCING THEIR DEALERS	e-DFS Renewal
15/07/2020	405	NBG/SME/SCFU-e-DFS/81/2020-21	ELECTRONIC DEALER FINANCING SCHEME (E-DFS) RENEWAL OF TIE-UP WITH M/S TATA STEEL LIMITED (TSL) FOR FINANCING THEIR DISTRIBUTORS/DEALERS	e-DFS Renewal
15/07/2020	406	NBG/CVE-BU/SBI Card/7/2020-21	SBICPSL: CAMPAIGN MONSOON DHAMAKA FROM 1 <sup>ST</sup> JULY,2020 TO 31 <sup>ST</sup> AUGUST,2020	SBI Card – Manoon Dhamaka Campaign from 01.07.2020 – 31.08.2020. Shikar Leads of 12.60 lakhs by Analytics Dept.
15/07/2020	407	R&DB/OPS-KYC/KYC/4/2020-21	OBSERVANCE OF KYC COMPLIANCE AND FRAUD PREVENTION DAY 01.08.2020	KYC Compliance & Fraud Prevention Day observed on 01.08.2020 this year also. This year need Webcast the imp. Instructions of KYC/AML to all staff and they need to follow the instructions meticulously.
16/07/2020	409	NBG/CVE-BU/SBI Life/8/2020-21	SBI LIFE- EDUCATIONAL CONVENTION CAMPAIGN 2020-21	SBI Life Educational Convention Campaign 2020-21, aimed at identifying the employees actively involved in Cross Selling and have potential to perform better and require focused training. Employees will be awarded on achieving the targets.
17/10/2020	410	NBG/RE,H&HD-HL/22/2020-21	REHBU: HOME LOAN AND HOME RELATED VERIFICATION OF DOCUMENTS TO PREVENT FRAUDS	To prevent the frauds and as a part of Pre-sanction survey for HLs and other HL related products, verification of 'documents verifiable online' done by the operating functionaries. Websites are there in the circular
17/07/2020	411	R&DB/DB&NB/DP-UPI/2/2020-21	UNIFIED PAYMENTS INTERFACE(UPI)-DISPUTE RESOLUTION AND COMPLAINTS MANAGEMENT PROCESS	SOP for handling UPI Dispute resolution and Complaint Management Process given in Annexure I of the Circular.

**Shubhajyoti Chattopadhyay**

General Secretary

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DATE	SL. NO	CIRCULAR NO.	TOPIC	GIST OF THE CIRCULAR
17/07/2020	412	NBG/PBU/PL-PENSION/14/2020-21	PENSION LOAN SCHEME (ALL VARIANTS): REDUCTION IN RATE OF INTEREST	For all Pension Loans, the Card rate on all variants reduced by 0.80%. Revised ROI (fixed) and it would be 2.55% above 2 year MCLR. (9.75% - current int. rate)
17/07/2020	413	CDO/P&HRD-PM/27/2020-21	STAFF MISCELLANEOUS: COVID-19 SPECIAL SUPPORT SCHEME-2020	Special Support Scheme – 2020 to Covid positive affected Staff members as a one time measure to pay Rs.20000/- (including part time and contractual staff). Payment through HRMS, on certification basis and production of Covid 19 +ve report. The scheme valid from 01.04.2020 to 31.03.2021. Claim should made within 30 days of testing positive.
18/07/2020	414	CRO/CPD-ADV/55/2020-21	RENEWAL OF WORKING CAPITAL LIMITS: SPREAD THROUGHOUT THE YEAR	Due to Covid 19 scenario, 1) For listed entities – along with ABS as on 31.03.19, published unaudited BS as on 31.12.19 may allow for review/renewal for existing a/cs upto 31.07.2020. 2) For Unlisted entities, ABS 31.03.19, provisional as on 31.12.19 for review/renewal of existing a/cs upto 30.09.2020.
18/07/2020	415	NBG/TBU-FIs&SME/11/2020-21	POWER JYOTI (PRE UPLOAD): CMS INFO SYSTEMS LIMITED (CMS), SBI, MUMBAI BRANCH, MUMBAI (00300)	TBU, Mumbai has entered into an agreement with CMS Info Systems Limited for deposition of cash at our Branches by their designated employees. For this purpose, the Company has opened a Power Jyoti Pre-Upload (PUL) Current Account with SBI, Mumbai Main Branch, Mumbai (00300).
18/07/2020	416	R&DB/BOD-IBA/5/2020-21	IBA SCHEME OF RECOMMENDING TRANSPORT OPERATORS	IBA Scheme of recommending new Transport Operator.
18/07/2020	417	R&DB/BOD-IBA/6/2020-21	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS TO MEMBER BANKS	IBA Scheme of recommending new Transport Operator.
18/07/2020	418	R&DB/BOD-IBA/7/2020-21	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS OM ROADWAYS	IBA Scheme of recommending new Transport Operator.
18/07/2020	419	R&DB/BOD-IBA/8/2020-21	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS SHUBHAMKAROTI TRANSPORT SERVICES	IBA Scheme of recommending new Transport Operator.
18/07/2020	420	R&DB/BOD-IBA/9/2020-21	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS	IBA Scheme of recommending new Transport Operator.

With revolutionary greetings,



**Shubhajyoti Chattopadhyay**  
(General Secretary)

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