

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No. 191/2020

Date: 06.12.2020

To All Members (Please Circulate)

EMPOWERMENT SERIES **WEEKLY KNOWLEDGE UPDATE** **(29.11.2020 to 05.12.2020)**

Under empowerment series, gist of e-circulars for the period from 29.11.2020 to 05.12.2020 have been compiled with an endeavour to outspread amongst the members. This compilation is appended to "WEEKLY KNOWLEDGE UPDATE" for wide circulation.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 29.11.2020 TO 05.12.2020

SL. No.	CIRCULAR DATE	MASTERS. NO.	DEPARTMENTS. NO.	SUBJECT	GIST OF THE CIRCULAR
1	01/12/2020	1054/2020 - 21	NBG/SME/SCFU-e-DFS/173/2020 - 21	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) RENEWAL WITH MODIFICATION OF TIE-UP M/S VOLTAS LTD (UNITARY PRODUCTS BUSINESS GROUP) FOR FINANCING THEIR DISTRIBUTORS/ DEALERS.	Renewal of tie-up with M/S Voltas Ltd and details of modified terms and conditions for financing the dealers has been given in Annexure(s). Renewal time period : 12 month(s)
2	01/12/2020	1055/2020 - 21	NBG/CVE-BU/GENERAL/26/2020 - 21	CVE-BU:CLOSURE OF SALE OF PAI THROUGH EFT SCREEN W.E.F. 1ST DECEMBER 2020 AND SALE OF PAI THROUGH YONO BRANCH PORTAL ONLY	The sale of PAI in physical form through EFT Screen at branches has been discontinued with effect from 1st December 2020. YONO branch portal and YONO app will be available for sale of PAI hereafter.
3	01/12/2020	1056/2020 - 21	NBG/GAD-ADMN/18/2020 - 21	GOVT. BANKING: STANDARD OPERATING PROCEDURE (SOP) FOR HANDLING OF DELAYED PERIOD INTEREST (DPI)/PENAL INTEREST CLAIMS	A Standard Operating Procedure, considering various aspects of handling of DPI/ Penal Interest claims from the stage of receipt to its final disposal (payment/waiver of claim), for reference and guidance to the operating staff, has been approved and placed at SBI Times>>Knowledge hub>>SOP >>GAD.
4	01/12/2020	1057/2020 - 21	IBG/IBG- Domestic(IBD)/23/2020 - 21	FOREIGN EXCHANGE MANAGEMENT ACT (FEMA) 1999 COMPOUNDING OF CONTRAVENTIONS UNDER FEMA 1999	Certain rules have been amended. Rationale: RBI directives vide A.P. (Dir Series) Circular no. 06 dated November 17, 2020
5	01/12/2020	1058/2020 - 21	NBG/PBU/LIMA-SB/17/2020 - 21	SB MISSION - 21 CAMPAIGN : OPENING OF REGULAR SAVINGS BANK ACCOUNTS	With focus on average balance and higher variants of CSP accounts period: 01.12.2020 to 28.02.2021 (both dates included) and rewards and recognition announced.
6	02/12/2020	1059/2020 - 21	NBG/SMEBU-RBI GUIDEL/68/2020 - 21	SME BUSINESS UNIT PRODUCT: RESTRUCTURING OF MSME SECTOR ADVANCES UPTO RS 25.00 CR ROLL OUT OF RESTRUCTURING APPRAISAL FORMAT (RAM-1) IN LLMS	The existing RAM-1 format (for processing restructuring proposals up to Rs 10.00 lakhs) has been modified and has since been developed and made available in LLMS. The modified format of RAM-1 is enclosed as Annexure-1. The currently available RAM-1 format in SME-LOS is being discontinued from immediate effect.
7	02/12/2020	1060/2020 - 21	NBG/SMEBU-SME ADVANC/69/2020 - 21	SPECIAL ONLINE QUIZ ON SME PRODUCTS & SERVICES FOR BANK OFFICIALS: EXTENSION OF LAST DATE OF QUIZ	The quiz shall remain open till the EOD of 15.12.2020 and can be accessed through URL https://sbiquiz.statebanktimes.in/sme .
8	02/12/2020	1061/2020 - 21	NBG/RE.H&HD-HP/64/2020 - 21	"HAR PROJECT MEIN SIXER" CAMPAIGN TO BOOST HOME LOAN BUSINESS IN SBI-APPROVED PROJECTS FROM 1ST SEPTEMBER 2020 TO 30TH NOVEMBER 2020, EXTENSION OF THE CAMPAIGN FOR TWO MONTHS TILL END OF JANUARY 2021	To gain more penetration into the market the campaign has been extended for 2 more months till the end of January 2021.
9	02/12/2020	1062/2020 - 21	CRO/CPD-ADV/125/2020 - 21	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC VENDOR FINANCE SCHEME (E-VFS) LAUNCH OF CAMPAIGN-"E-VFS KA VIJETA-2020" FOR ONBOARDING IMS DURATION OF CAMPAIGN- 01ST DECEMBER 2020 TILL 28TH FEBRUARY 2021	To increase the tie-ups under e-VFS by 100+ under the campaign with a targeted Sanctioned limit (including notional limit) of ₹ 2000.00 Crore from the tie-ups. Only for CAG and CCG branches.
10	02/12/2020	1063/2020 - 21	R&DB/BOD-BOD/39/2020 - 21	GRANTING OF LOANS AND ADVANCES TO RELATIVES OF DIRECTORS OF OUR BANK/ OTHER BANKS REGULATORY RESTRICTIONS	Detailed instructions regarding the captioned subject have been given for compliance by all the branches.

Shubhajyoti Chattopadhyay

General Secretary

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SL. No.	CIRCULAR DATE	MASTERS. NO.	DEPARTMENTS. NO.	SUBJECT	GIST OF THE CIRCULAR
11	02/12/2020	1064/2020 - 21	NBG/SMEBU-SME ADVANC/70/2020 - 21	SME ADVANCES GUARANTEED EMERGENCY CREDIT LINE (GECL) UNDER EMERGENCY CREDIT LINE GUARANTEE SCHEME (ECLGS) - MODIFICATION IN OPERATIONAL GUIDELINES.	1. Scheme renamed as GECL 1.0 2. Annual Turnover ceiling has been removed. 3. The Scheme would be applicable to all loans sanctioned under GECL-1.0 during the period from 26.11.2020 to 31.03.2021 or till guarantees for an amount of Rs 3,00,000 crore is sanctioned under the GECL (taking into account both GECL 1.0 and 2.0), whichever is earlier. The last date of disbursement for fund based facility under the GECL-1.0 scheme will be 30.06.2021.
12	02/12/2020	1065/2020 - 21	NBG/SME/SCFU-e-DFS/174/2020 - 21	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) RENEWAL OF TIE UP M/S ITC LTD STATIONERY DIVISION - (ESPB) FOR FINANCING THEIR DISTRIBUTORS / DEALERS	Renewal of tie-up with M/S ITC Ltd Stationery division (ESPB) and details of modified terms and conditions for financing the dealers has been given in Annexure(s). Renewal time period : 12 month(s)
13	03/12/2020	1066/2020 - 21	NBG/PBBU-PMD-GL/12/2020 - 21	MEGA GOLD LOAN CAMPAIGN: "GOLD24KCR" SPRINT 2 FROM 01.12.2020 TO 31.01.2021	i. To achieve the challenging level of 24000 crore in P Gold Loan. ii. Rol reduced. P-Gold Loan from 08.25% to 07.50%. Realty Gold Loan from 07.50% to 07.30%.
14	03/12/2020	1067/2020 - 21	NBG/SME/SCFU-e-DFS/175/2020 - 21	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) NEW TIE-UP WITH M/S RUI CHUANG TECHNOLOGIES PVT LTD (RCTPL) VIVO GUJARAT STATE DISTRIBUTOR OF VIVO MOBILE INDIA PVT LTD FOR FINANCING THEIR DISTRIBUTORS/ DEALER	New tie-up with M/S Rui Chuang Technologies Pvt Ltd (RCTPL) VIVO Gujarat and detailed terms and conditions for financing the dealers has been given in Annexure(s).
15	03/12/2020	1068/2020 - 21	CDO/ORG-DFP/4/2020 - 21	DELEGATION OF FINANCIAL POWERS- ADVANCES AND MATTERS ALLIED TO ADVANCES -CLARIFICATIONS	To bring clarity in interpretation/ understanding the financial power structure, the existing instructions/ guidelines regarding SDFP-ADV and the ways to determine the Sanctioning Authority while sanctioning loans have been reiterated.
16	04/12/2020	1069/2020 - 21	CDO/P&HRD-IR/56/2020 - 21	STAFF: MISCELLANEOUS PAYMENT OF DEARNESS ALLOWANCE FOR THE MONTHS OF NOVEMBER, DECEMBER 2020 & JANUARY 2021 REVISED INSTRUCTION	Dearness Allowance payable to workmen & officers for the months of November, December 2020 and January 2021 shall be 81.90 % of 'pay'.
17	04/12/2020	1071/2020 - 21	NBG/SME/SCFU-e-DFS/176/2020 - 21	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) RENEWAL OF TIE-UP WITH M/S LAVA INTERNATIONAL LTD (LIL) FOR FINANCING THEIR STOCKIST/DISTRIBUTORS / DEALERS	Renewal of tie-up with M/S Lava International Limited (LIL) and details of modified terms and conditions for financing the dealers has been given in Annexure(s). Renewal time period : 12 month(s)
18	04/12/2020	1072/2020 - 21	NBG/SME/SCFU-e-DFS/177/2020 - 21	SUPPLY CHAIN FINANCE ELECTRONIC DEALER FINANCING SCHEME (E-DFS) NEW EDFS TIE-UP WITH M/S FINOLEX CABLES LIMITED (FCL)	New tie-up with M/S Finolex Cables Limited (FCL) and detailed terms and conditions for financing the dealers has been given in Annexure(s).
19	04/12/2020	1073/2020 - 21	NBG/SME/SCFU-e-DFS/178/2020 - 21	SUPPLY CHAIN FINANCE ELECTRONIC DEALER FINANCING SCHEME (E-DFS) RENEWAL-CUM-MODIFICATION OF E-DFS TIE-UP WITH M/S HPL ELECTRIC & POWER LTD. (HPLEPL)	Renewal of tie-up with M/S HPL Electric & Power Ltd (HPLEPL) and details of modified terms and conditions for financing the dealers has been given in Annexure(s). Renewal time period : 12 month(s)
20	04/12/2020	1074/2020 - 21	NBG/SME/SCFU-e-DFS/179/2020 - 21	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) RENEWAL OF TIE-UP WITH M/S SONY INDIA PRIVATE LIMITED (SIPL) FOR FINANCING THEIR DEALERS/DISTRIBUTORS AND SUB-DEALERS ATTACHED TO THEIR DISTRIBUTORS	Renewal of tie-up with M/S Sony India Private Limited (SIPL) and details of modified terms and conditions for financing the dealers has been given in Annexure(s). Renewal time period : 12 month(s)
21	04/12/2020	1075/2020 - 21	IBG/IBG- Domestic(IBD)/24/2020 - 21	ESTABLISHMENT OF BRANCH OFFICE (BO) /LIAISON OFFICE (LO)/ PROJECT OFFICE (PO) OR ANY OTHER PLACE OF BUSINESS IN INDIA BY FOREIGN LAW FIRMS	With the verdict of The Hon'ble Supreme Court, AD Category - I banks are directed not to grant any approval to any branch office, project office, liaison office or other place of business in India under FEMA for the purpose of practicing legal profession in India. Rationale: RBI guidelines on handling of BOLOPO related accounts.
22	04/12/2020	1077/2020 - 21	NBG/SME/SCFU-e-DFS/180/2020 - 21	SUPPLY CHAIN FINANCE ELECTRONIC DEALER FINANCE SCHEME (E-DFS) RENEWAL OF TIE-UP: M/S GODREJ AGROVET LTD (GAL) (ANIMAL FEED & CROP PROTECTION DIVISION) FOR FINANCING THEIR DISTRIBUTORS/ DEALERS	Renewal of tie-up with M/S Godrej Agrovet Ltd (GAL) and details of modified terms and conditions for financing the dealers has been given in Annexure(s). Renewal time period : 12 month(s)
23	04/12/2020	1078/2020 - 21	NBG/SME/SCFU-e-DFS/181/2020 - 21	ELECTRONIC DEALER FINANCING SCHEME (E-DFS) RENEWAL OF TIE-UP: M/S HPCL MITTAL ENERGY LIMITED (HME) FOR FINANCING DEL CREDERE AGENTS (DCA) & CONSIGNMENT STOCKIST (CS) FOR POLYMER BUSINESS	Renewal of tie-up with M/S HPCL Mittal Energy Limited (HME) and details of modified terms and conditions for financing the dealers has been given in Annexure(s). Renewal time period : 12 month(s)

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24	05/12/2020	1079/2020 - 21	NBG/FI & MM/BC/CSP/10/2020 - 21	FINANCIAL INCLUSION BUSINESS CORRESPONDENT CHANNEL MULTIPLE TERMINAL LOGIN FACILITY AT CSP OUTLETS	Under the new functionality, one KO and maximum 5 Sub-KOs linked to a particular CSP outlet will be considered as KO family and can login simultaneously in the Kiosk application. Rationale: - To enable the KO and Sub KO to login simultaneously and to move around in their area of operations to improve their business volume and income.																														
25	05/12/2020	1080/2020 - 21	CFO/FRT-SERTAX/15/2020 - 21	USER MANUAL FOR RAISING GST INVOICE RELATED COMPLAINTS	A new application "GST" has been developed in ITSM portal to register complaints relating to GST. https://itsm.sbi.co.in																														
26	05/12/2020	1081/2020 - 21	R&DB/BOD-IBA/40/2020 - 21	IBA RECOMMENDED TRANSPORT OPERATORS COMMENTS OF MEMBER BANKS PERIODIC REVIEW	To provide views / comments latest by 29th December, 2020 whether you have anything to report with regard to the list of Transport Operators as enclosed																														
27	05/12/2020	1082/2020 - 21	R&DB/BOD-IBA/41/2020 - 21	IBA RECOMMENDED TRANSPORT OPERATORS COMMENTS OF MEMBER BANKS	IBA recommended the following operators: a) TTC Logistics, Vashi, Navi Mumbai-400705, Names of Partners: Ashish Goyal, Abhishek Goyal b) Royal Translines Pvt Ltd, Dana Bunder, Mumbai 400009, Names of Partners: Amit S Potdar, Meena S Potdar																														
28	05/12/2020	1083/2020 - 21	CDO/P&HRD-PM/57/2020 - 21	STAFF: SUPERVISING PROVISION OF MOBILE PHONE TO OFFICERS / EXECUTIVES REVISION OF ENTITLEMENT	Mobile entitlement increased with immediate effect. <table border="1"> <thead> <tr> <th>GRADE</th> <th>EXISTING ENTITLEMENT (Plus GST)</th> <th>REVISED ENTITLEMENT (Plus GST)</th> </tr> </thead> <tbody> <tr> <td>TEGSS II</td> <td>45000</td> <td>100000</td> </tr> <tr> <td>TEGSS I</td> <td>35000</td> <td>85000</td> </tr> <tr> <td>TEGS VII</td> <td>30000</td> <td>65000</td> </tr> <tr> <td>TEGS VI</td> <td>25000</td> <td>55000</td> </tr> <tr> <td>SMGS V</td> <td>15000</td> <td>30000</td> </tr> <tr> <td>SMGS IV</td> <td>13000</td> <td>20000</td> </tr> <tr> <td>MMGS III</td> <td>8000</td> <td>15000</td> </tr> <tr> <td>MMGS II</td> <td>7000</td> <td>12000</td> </tr> <tr> <td>JMGS I</td> <td>6000</td> <td>10000</td> </tr> </tbody> </table>	GRADE	EXISTING ENTITLEMENT (Plus GST)	REVISED ENTITLEMENT (Plus GST)	TEGSS II	45000	100000	TEGSS I	35000	85000	TEGS VII	30000	65000	TEGS VI	25000	55000	SMGS V	15000	30000	SMGS IV	13000	20000	MMGS III	8000	15000	MMGS II	7000	12000	JMGS I	6000	10000
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29	05/12/2020	1084/2020 - 21	R&DB/BOD-IBA/42/2020 - 21	IBA RECOMMENDED TRANSPORT OPERATORS MONTHLY REPORT	Monthly report of the transport operators had been given.																														
30	05/12/2020	1085/2020 - 21	R&DB/BOD-IBA/43/2020 - 21	IBA RECOMMENDED TRANSPORT OPERATORS WITHDRAWAL OF RECOMMENDATION	IBA had withdrawn Hoque Logistics Pvt. Ltd. As transport operator.																														
31	05/12/2020	1086/2020 - 21	R&DB/OPS-KYC/KYC/9/2020 - 21	KYC GUIDELINES: OPENING OF ACCOUNTS IN THE NAME OF TRUST: CLARIFICATIONS	For the trusts in the states which do not provide registration certificates, certified copies of each of the following documents or the equivalent e-documents thereof shall be obtained in such a scenario. (a) Resolution of the managing body of such association or body of individuals (b) Permanent Account Number or Form No. 60 of the unincorporated association or a body of individuals (c) Power of attorney granted to transact on its behalf (d) Documents, as specified in Section 16 of Master Direction on KYC, issued by Reserve Bank of India (updated as on 20.04.2020), relating to beneficial owner, managers, officers, or employees, as the case may be, holding an attorney to transact on its behalf. (e) Such information as may be required by the Bank to collectively establish the legal existence of such an association or body of individuals.																														

With revolutionary greetings,



Shubhajyoti Chattopadhyay
(General Secretary)

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General Secretary
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