

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

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

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Circular No. 02/2021

Date: 03.01.2021

To All Members (Please Circulate)

### **EMPOWERMENT SERIES** **WEEKLY KNOWLEDGE UPDATE** **(27.12.2020 to 02.01.2021)**

Under empowerment series, gist of e-circulars for the period from 27.12.2020 to 02.01.2021 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 27.12.2020 TO 02.01.2021**

S. No.	CIRCULAR DATE	MASTERS. NO.	DEPARTMENT S. NO.	SUBJECT	GIST OF THE CIRCULAR
1	28/12/2020	1176/2020 - 21	IT/ITOPST/14/2020 - 21	CAMPAIGN NAME: "LAKSHYA SANKALP" CAMPAIGN FROM: 01.01.2021 TO 31.03.2021 CAMPAIGN FOR RECONCILIATION OF BGL ACCOUNTS AND IMPROVEMENT IN KRIS	No entries beyond permissible days in BGL-outstanding by the end of March 2021. In addition to BGLs covered under KRIs, a few more critical BGLs are included in the campaign to bring more focus on their reconciliation. Maximum Permissible Period for this Campaign in IBTS, Suspense, Sundry Deposit, System Suspense Accounts and other BGL Accounts/Parameters are given in Annexure.
2	28/12/2020	1177/2020 - 21	NBG/CVE-BU/GENERAL/29/2020 - 21	YONO FINANCIAL SUPER STORE - STAFF CAMPAIGN "YONO PAI DIGITAL DECEMBER" (11.12.2020 UPTO 31.12.2020) EXTENSION UPTO 15.01.2021	The campaign has been extended up to 15.01.2021. The other terms and conditions of the campaign remain the same.
3	29/12/2020	1178/2020 - 21	R&DB/CS*NB-MAB/5/2020 - 21	POS MACHINE IN DEFENCE, CENTRAL / STATE POLICE CANTEENS WAIVER OF SERVICE CHARGES AND MERCHANT DISCOUNT RATE (MDR) RENEWAL FOR A PERIOD OF 3 YEARS W.E.F 01.10.2020	To continue the waiver of MDR and other PoS related charges for a further period of three years w.e.f. 01.10.2020 subject to the yearly review.
4	29/12/2020	1179/2020 - 21	NBG/SME/SCFU-SCF/195/2020 - 21	RENEWAL OF TIE UP WITH STRYDER CYCLE PVT LTD (ERSTWHILE TATA INTERNATIONAL LTD)	The Tie up has been renewed for a further period of 12 months. The detailed terms and condition is given as Annexure I.
5	30/12/2020	1180/2020 - 21	CDO/P&HRD-PM/70/2020 - 21	STAFF: SUPERVISING FURTHER EXTENSION OF LAST DATE FOR SUBMISSION OF ASSETS AND LIABILITIES STATEMENT	Extended till 31.03.2021.
6	30/12/2020	1181/2020 - 21	NBG/RE,H&HD-HL/68/2020 - 21	REAL ESTATE AND HOUSING BUSINESS UNIT - HOME LOANS COMPENDIUM OF DEVIATIONS AND APPROVING AUTHORITY - CLARIFICATIONS	Clarifications of the Compendium of Deviations for processing of Home Loans circulated vide E-Circular No: REHBU / HL-PD / RHA / 43 / 2020-21, dated 30th September 2020.
7	30/12/2020	1182/2020 - 21	R&DB/AGNYBKG-RBI-I/9/2020 - 21	STANDARD OPERATING PROCEDURE(SOP): POSITIVE PAY SYSTEM (PPS) FOR CHEQUE PAYMENTS	Standard Operating Procedure (SOP) for implementation of PPS is annexed.
8	30/12/2020	1183/2020 - 21	NBG/RE,H&HD-HL/69/2020 - 21	REHBU: HOME LOANS AND HOME RELATED LOANS TRANSFER OF HOME LOAN ACCOUNT FROM HOME BRANCH TO ANOTHER BRANCH	Appropriate Authority not to permit customer's to transfer his / her / their Home loan account or Home Related account from the Home branch / Sanctioning CPC to another Branch / CPC
9	30/12/2020	1184/2020 - 21	NBG/SME/SCFU-e-DFS/196/2020 - 21	ELECTRONIC DEALER FINANCING SCHEME (E-DFS) TERMINATION OF TIE UP WITH M/S CERA SANITARYWARE LIMITED (CSL) FOR FINANCING THEIR DISTRIBUTORS / DEALERS	e-DFS termination.
10	30/12/2020	1185/2020 - 21	NBG/SME/SCFU-e-DFS/197/2020 - 21	ELECTRONIC DEALER FINANCING SCHEME (E-DFS) TERMINATION OF TIE UP WITH M/S TATA CHEMICALS LIMITED (CHEMICAL DIVISION) FOR FINANCING THEIR DISTRIBUTORS / DEALERS	e-DFS termination.
11	30/12/2020	1188/2020 - 21	NBG/PBU/LIMA-SDL/20/2020 - 21	KEEP SAFE - CAMPAIGN - EXTENSION UPTO 31.03.2021	Campaign extension upto 31.03.2021
12	31/12/2020	1189/2020 - 21	CDO/P&HRD-CM/71/2020 - 21	STAFF: SMGS OFFICERS TRANSFER/REPATRIATION OF SMGS IV/V GENERALIST OFFICERS ONLINE PORTAL FOR THE YEAR 2021-22 - OPTIONS FOR POSTING TO CORPORATE CENTRE / CC ESTABLISHMENTS / INTER-CIRCLE	The portal will be available online on HR site with a ticker link on SBI Times from 11th Jan 2021 to 24th Jan 2021, to enable SMGS-IV/V Generalist officers to submit their preference for inter-circle transfer and posting to CC/GITC/CCEs including IAD.

**Shubhajyoti Chattopadhyay**  
General Secretary  
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**State Bank of India Officers' Association**  
(BENGAL CIRCLE)

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S. No.	CIRCULAR DATE	MASTERS. NO.	DEPARTMENT S. NO.	SUBJECT	GIST OF THE CIRCULAR
13	31/12/2020	1190/2020 - 21	GMUK/GMU/SP-MISC/37/2020 - 21	ROUTING OF US DOLLAR DENOMINATED TRADE & NON-TRADE PAYMENTS: MESSAGES MT 103 & 202 ALLOCATION OF CIRCLES AMONG US CORRESPONDENTS	Transactions done through FX Out will be routed through Bank of New York, Mellon.  Rationale : Strengthening Correspondent Relationship
14	31/12/2020	1191/2020 - 21	NBG/PBBU-PMD-GL/15/2020 - 21	PBBU: GOLD LOAN _ LOAN TO VALUE RATIO	Guidelines are for monitoring purpose of LTV ratio only. The guidelines regarding margin on P Gold Loan will remain unchanged.
15	31/12/2020	1192/2020 - 21	NBG/PBBU-PMD-GL/16/2020 - 21	GOLD LOANS: MARKET VALUE AND ADVANCE VALUE OF GOLD FOR AGRI, SME & PBBU GOLD LOANS EFFECTIVE FROM 01/01/2021	The Market Value and Advance Value for per gram of Gold of different Karats purity w.e.f. 01/01/2021 has been circulated.
16	31/12/2020	1193/2020 - 21	CDO/P&HRD-CDS/72/2020 - 21	STAFF: OFFICERS: PROMOTION YEAR 2021-22: PROMOTION TO SMGS-IV/ SMGS-V (GENERAL CADRE) OPTION TO OPT IN/ OPT OUT	Opt-in and Opt-out option for SMGS IV/V
17	31/12/2020	1194/2020 - 21	NBG/CVE-BU/NPS/30/2020 - 21	CUSTOMER VALUE ENHANCEMENT - BUSINESS UNIT (CVE-BU) NATIONAL PENSION SYSTEM (NPS) SUBSCRIBER REGISTRATION WITH PHOTO AND SIGNATURE	PFRDA regulatory guidelines require Bank to capture Photo & Signature of NPS Subscriber at the time of NPS account opening. The screen-flow is placed at Annexure for ready reference.
18	31/12/2020	1195/2020 - 21	NBG/PBU/LIMA-MISC/21/2020 - 21	DOORSTEP BANKING SERVICES - PAN INDIA ROLL OUT	DSB Services at remaining branches through Branch Staff channel has been extended.
19	01/01/2021	1196/2020 - 21	NBG/NBG/AC-NBG-ATM/11/2020 - 21	SBI CUSTOMER TRANSACTIONS AT SBI ATMS UNSUCCESSFUL TRANSACTIONS AND SUCCESSFUL BUT DISPUTED TRANSACTIONS REVISION OF FORMATS FOR DEALING WITH SOP CASES	REVISION OF FORMATS FOR DEALING WITH SOP CASES HANDLING CMS/CRM COMPLAINTS IN UNSUCCESSFUL (FAILED) TRANSACTIONS: REVISED TAT FOR NECC, CVR/CBR
20	01/01/2021	1197/2020 - 21	NBG/SME/SCFU-e-DFS/199/2020 - 21	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) RENEWAL WITH MODIFICATION OF TIE-UP WITH GODREJ & BOYCE MFG. CO. LTD. (LOCKS DIVISION) FOR FINANCING THEIR DISTRIBUTORS / DEALERS	e-DFS Renewal.
21	01/01/2021	1198/2020 - 21	NBG/SME/SCFU-e-DFS/200/2020 - 21	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) RENEWAL WITH MODIFICATION OF TIE-UP M/S DELL INTERNATIONAL SERVICES INDIA PVT. LTD. FOR FINANCING THEIR DISTRIBUTORS/ DEALERS.	e-DFS renewal.
22	01/01/2021	1199/2020 - 21	NBG-AB-IC&GL/ABU-ICGL-GOLDLOAN/26/2020 - 21	AGRI BUSINESS: GOLD LOAN CAMPAIGN: SWARNADHARA III WITH CONTINUED CONCESSIONAL PRICING 01ST JAN 2021 TO 31ST MARCH 2021	Swarnadhara Agri Gold Loan campaign- III" from 1st Jan 2021 to 31st March 2021. The concessional rate of interest at 1 year -MCLR for Multi-Purpose Agri Gold loans sourced through YONO KRISHI/ YONO Branch portal and at 25 bps over 1-year MCLR for loans sourced through non YONO channels will be provided during campaign, i.e. up to 31st March 2021. Presently, the loans will carry an interest rate of 7% if sourced through YONO and 7.25 % if sourced through non-YONO channels.
23	01/01/2021	1200/2020 - 21	NBG/SMEBU-SMECAMPAIGN/77/2020 - 21	SME BUSINESS UNIT "YONO BUSINESS ISSUANCE OF IMPORT LC CAMPAIGN- 2.0 FROM 01.01.2021 TO 31.03.2021" FOR INCREASED DIGITAL ADOPTION	In order to achieve higher digital penetration of 80% for import LC's through Yono Business, we are launching another campaign "Yono Business issuance of Import LC campaign-2.0" from 1st of January 2021 to 31st March 2021.
24	02/01/2021	1201/2020-21	CDO/P&HRD-CM/73/2020-21	PROMOTION YEAR:2021-22 PROMOTION FROM CLERICAL TO TRAINEE OFFICER (SYSTEMS) CLARIFICATION	CLARIFICATION REGARDING EDUCATIONAL QUALIFICATION & NUMBER OF CHANCES FOR THE NEW PROMOTIONAL CHANNEL.
25	02/01/2021	1202/2020-21	NBG/SMEBU-SME ADVANC/78/2020-21	GUARANTEED EMERGENCY CREDIT LINE - 2.0(GECL 2.0) UNDER EMERGENCY CREDIT LINE GUARANTEE SCHEME - 2.0 (ECLGS-2.0)-MODIFICATION IN SANCTIONING POWERS	As per extant guidelines on GECL 2.0 scheme, the sanctioning authority for loans above Rs. 10.00 Crores and upto 100.00 Crores for R&DB , CCG & CAG Vertical.
26	02/01/2021	1203/2020-21	NBG/CVE-BU/GENERAL/31/2020-21	CVE-BU: SBI GENERAL- LAUNCH OF NEW PRODUCT ' GRAMIN SAMRIDHI BIMA'	The product add values and satisfies the insurance needs of our customers. It is an all in all insurance where buildings, cattles, harvest all things can be insured. The policy can be bought by any person between the age of 3 months to 65 years, the tenure of policy is 1 year and can be renewed subsequently. SBI General will pay a commission of 15% to the Bank under the product.

With revolutionary greetings,



**Shubhajyoti Chattopadhyay**  
(General Secretary)

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