

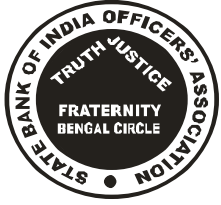
STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No. 117/2021

Date: 01.08.2021

To All Members (Please Circulate)

EMPOWERMENT SERIES **WEEKLY KNOWLEDGE UPDATE** **(25.07.2021 to 31.07.2021)**

Under empowerment series, gist of e-circulars for the period from 25.07.2021 to 31.07.2021 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 25.07.2021 TO 31.07.2021

SI No	Circular Date	Masters. No.	Departments No.	Subject	Gist of the Circular
1	26.07.2021	R&DB/BOD-GB/21/2021 - 22	410	INCLUSION OF "SHIVALIK SMALL FINANCE BANK LIMITED" IN THE SECOND SCHEDULE OF THE RESERVE BANK OF INDIA ACT, 1934	Reserve Bank of India (RBI) vide their notification No. RBI/2021-22/68DoR.RET.REC.30/12.07.150/2021-22 dated 7th July, 2021 advised that "Shivalik Small Finance Bank Limited" has been included in the Second Schedule to the Reserve Bank of India Act, 1934 vide Notification DoR.LIC.(Shivalik SFB).No.S159 /16.13.223/ 2021- 22 dated 15th June, 2021 and published in the Gazette of India (Part III – Section 4) dated July 03 – July 09, 2021.
2	26.07.2021	CCO/CPPD-ADV/48/2021 - 22	411	NEW PRODUCT: 'SCHEME FOR FINANCING OF CERAMIC UNITS IN MORBI' DELEGATION OF POWERS FOR EXTENDING COMPETITIVE RATE OF INTEREST TO EXISTING UNITS	A new Product "Scheme for Financing of Ceramic Units in Morbi
3	26.07.2021	CDO/P&HRD-CM/35/2021 - 22	412	STAFF: SUPERVISING INTER CIRCLE TRANSFERS (ICT): JMGS-I TO MMGS-III (GENERAL CADRE) CHANGES IN ICT POLICY	It has been decided to make the some changes in the eligibility criteria for Inter Circle Transfer (ICT) in Scale-I, II and III.
4	26.07.2021	R&DB/BOD-GB/22/2021 - 22	413	MASTER CIRCULAR NON-HOME TRANSACTIONS	Master Circular of Non Home transaction has been updated.
5	26.07.2021	R&DB/OPS-KYC/KYC/10/2021 - 22	414	OBSERVANCE OF KYC COMPLIANCE AND FRAUD PREVENTION DAY 1 st AUGUST, 2021 [TO BE CELEBRATED ON 02 nd AUG 21]	To create awareness about KYC compliance and fraud prevention, among the staff, our Bank observes 1st August every year as "KYC Compliance & Fraud Prevention Day." It has been decided to observe 1st August 2021, as "KYC Compliance and Fraud Prevention Day" this year also
6	27.07.2021	NBG/SME/SCFU-e-DFS/47/2021 - 22	417	SUPPLY CHAIN FINANCE ELECTRONIC DEALER FINANCING SCHEME (e-DFS) RENEWAL OF TIE-UP WITH M/S ACC LTD. FOR FINANCING THEIR DEALERS & SUB DEALERS	Now the tie-up has been renewed for the period of 12 months on the terms and conditions
7	27.07.2021	NBG/SME/SCFU-e-DFS/48/2021 - 22	418	ELECTRONIC DEALER FINANCE SCHEME (e-DFS) NEW TIE UP WITH M/S RELIANCE BP MOBILITY SOLUTIONS INDIA PVT. LTD. (RSIL) FOR FINANCING THEIR DEALERS	Now the tie-up has been renewed for the period of 12 months on the terms and conditions
8	28.07.2021	R&DB/BOD-IBA/23/2021 - 22	420	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS COMMENTS OF MEMBER BANKS	some transport operator has applied for being recommended to Member Banks under the IBA Scheme
9	28.07.2021	R&DB/S&DB-YONO/1/2021 - 22	421	YONO SBI App Registration: SIM Binding	A few important details on the new registration process are mentioned below: a) All new registration will take place with device and SIM binding feature. b) Existing users will be migrated to new version. They need to download and do the registration by using new version of YONO app. c) After giving reasonable time to update / migrate to new version, all old versions will be discontinued. d) If the mobile device does not have the 'SIM of CBS RMN' or 'No SIM', the Registration process will be aborted. e) If one mobile number is linked with multiple CIFs in CBS, at any point of time one of the customers will be able to register YONO on the device where the RMN SIM is present. f) There will be no separate process for de-registration for YONO app. If the app is deleted and registration is done by any new user with SIM validation, the existing user's registration information will be deleted automatically.

Shubhajoti Chattopadhyay

General Secretary

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10	28.07.2021	GMUK/GMU/SP-MISC/18/2021 - 22	423	RELATIONSHIP MANAGEMENT APPLICATION TERMINATION	It has been decided to terminate Relationship Management Application arrangement with the following Bank
11	28.07.2021	R&DB/P&SP-DEBITCARD/5/2021 - 22	424	STATE BANK DEBIT CARDS SUPERVISORY ACTION ON MASTERCARD ASIA/ PACIFIC PTE. LTD. RESTRICTIONS ON ONBOARDING NEW DOMESTIC CUSTOMERS	RBI, through its Press Release No. 2021-2022/530 dated 14.07.2021, has imposed restrictions on Mastercard Asia / Pacific Pte. Ltd (Mastercard) from on-boarding new domestic customers (Debit, Credit, or Prepaid) onto its card network from July 22, 2021. In compliance with RBI directives, Bank has decided to temporarily suspend issuance of new Debit Cards on MasterCard platform w.e.f. 22.07.2021 till further instructions
12	28.07.2021	CCO/CPPD-ADV/49/2021 - 22	425	DELEGATION OF ECCB POWERS TO CCCC	It has been observed that of late proposals for modification in plans post approval of Resolution Plans are being presented to ECCB only on account of the fact that the Resolution Plan of the Borrower was originally approved by ECCB
13	28.07.2021	GMUK/GMU/SP-MISC/19/2021 - 22	426	Payment of margins for transactions in Government Securities by Foreign Portfolio Investors	RBI Guidelines vide circular no. RBI/2021-22/48 A.P. (DIR Series) Circular No.06 dated June 4, 2021 .
14	28.07.2021	NBG/CVE-BU/Ops/Others/22/2021 - 22	428	CUSTOMER VALUE ENHANCEMENT BUSINESS UNIT (CVE-BU) MASTER CIRCULAR UPDATED - 1 st April 2021	Master Circular has been published
15	29.07.2021	CAG/CMP-DW/9/2021 - 22	427	CASH MANAGEMENT PRODUCT: DIVIDEND WARRANT M/s JSW STEEL LIMITED – EQUITY DIVIDEND ACCOUNT 2020-2021	It has been decided by the appropriate authority to extend the facility of payment of their Dividend Warrant “ATPAR” at ALL Branches of State Bank of India in India.
16	29.07.2021	CCRO/RCSA/4/2021 - 22	429	OPERATIONAL RISK MANAGEMENT Roll out of Risk & Control Self-Assessment(RCSA) and RCSA-Abridged Exercise for the FY 2021-22	RCSA is an important and useful exercise conducted annually to identify gaps in the existing controls and suggestions are invited for the improvement of Systems and Controls to mitigate the risks. It also helps risk awareness among Staff Members
17	29.07.2021	NBG/PBU/PL-PERLOANS/13/2021-22	430	PERSONAL BANKING ADVANCES SBI KAVACH PERSONAL LOAN SCHEME TEMPORARY RELAXATION IN ELIGIBILITY CRITERIA TILL 31.08.2021	In view of the above and in order to provide necessary support to our esteemed customers, the competent authority has approved to extend the temporary relaxation in the eligibility criteria till 31.08.2021
18	29.07.2021	NBG/TBU-FIs&SME/8/2021 - 22	431	DIGITAL AND TRANSACTION BANKING MARKETING DEPARTMENT LAUNCH OF CAMPAIGN FOR CIRCLES “D & TB SUPER ACHIEVERS” EFFECTIVE FROM 1 st AUGUST 2021 TO 30 th SEPTEMBER 2021	To drive significant adoption of D & TB services and to focus on marketing efforts of Operating Units at Circle, we are launching a two month Campaign titled ‘D & TB Super Achievers’ for NBG Branches from 1st August 2021
19	29.07.2021	NBG/RE,H&HD-HL/22/2021 - 22	432	REHBU: HOME LOANS / HOME TOP UP LOAN PRE-SANCTION SURVEY OF OFFICE/ WORKPLACE ADDRESS WAIVER OF PSS OF WORKPLACE OF SALARIED EMPLOYEES UPTO 30.09.2021	The processing / sanctioning officers to record a note of this deviation in LOS referring to the CC circular and to file the same with loan documents of each account for verification & audit purpose. Please note that this waiver of PSS will not be applicable to Home / Top up loans sourced by 30.09.2021 but sanctioned after 30.09.2021
20	30.07.2021	Stressed Assets Resolution Group/POLICY/7/2021 - 22	433	REVIEW OF POLICY: ISSUING REQUEST FOR OPENING LOOK OUT CIRCULARS (LOCs)	The SOP has since been reviewed
21	30.07.2021	Stressed Assets Resolution Group/SOP/8/2021 - 22	434	REVIEW OF SOP: ISSUING REQUEST FOR OPENING LOOK OUT CIRCULARS (LOCs)	The SOP has since been reviewed
22	30.07.2021	GMUK/GMU/SP-MISC/20/2021 - 22	435	Transactions in Government securities by Foreign Portfolio Investors: Reporting	RBI Guidelines vide circular no. RBI/2021-22/50 FMRD.FMID.No.05/14.01.006/2021-22 dated June 7, 2021
23	30.07.2021	NBG/NBG/AC-NBG-ATM/3/2021 - 22	436	ANYTIME CHANNELS CHANGE IN REPORTING LINKAGE AND RELOCATION OF GM (AC-Ops & VM) AND HIS TEAM FROM NEW DELHI, MAIN BRANCH TO LODHI ROAD NEW DELHI	Anytime Channels at Delhi has been functioning from two locations: - I. GM (AC-P&S) and his team from 2nd Floor, NBCC Place, Lodhi Road, New Delhi-110003. II. GM (AC-Ops & VM) and his team from 6th Floor New Delhi Main Branch (NDMB) Building, New Delhi-110001
24	30.07.2021	CDO/SA/2/2021 - 22	437	STAFF ACCOUNTABILITY POLICY	A comprehensive Staff Accountability Policy has been framed with an objective to promote a healthy environment of compliance with the laid down rules, regulations, norms and systems & procedures in order to safeguard the interest of the Bank as well as to have comprehensive guidelines prescribing the processes for bringing in standardization in the Staff Accountability exercise.
25	30.07.2021	CDO/P&HRD-PM/36/2021 - 22	438	STAFF: MISCELLANEOUS PERFORMANCE LINKED INCENTIVE (PLI) BASED ON CDS GRADING FOR FINANCIAL YEAR 2020-21	The Competent Authority has accorded approval for payment of Performance Linked Incentive (PLI) to eligible employees for the Financial Year 2020-21. The salient features for payment of PLI
26	31.07.2021	NBG/SME/SCFU-e-DFS/49/2021 - 22	439	ELECTRONIC DEALER FINANCE SCHEME (e-DFS) NEW TIE-UP WITH M/S CARRIER MIDEA INDIA PVT. LTD. (CMI) FOR FINANCING THEIR DEALERS/DISTRIBUTORS	We have entered into a new tie up with M/s Carrier Midea India Pvt Ltd. (CMI) for financing their distributors and dealers.
27	31.07.2021	NBG/PBBU-PMD-GL/13/2021 - 22	440	Gold Loans: Agri Gold Loan, SME and PBBU Gold Loan	The Market Value and Advance Value of Gold, effective from 01.07. 2021 has been published

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28	31.07.2021	NBG/RE,H ^A HD-HL CAMP/23/2021 - 22	441	REHBU: CONVERSION CAMPAIGN FOR DIGITAL LEADS CAMPAIGN: "Who's the Boss?"	it has been decided to launch a campaign "Who's the Boss?" from 01.08.2021 to 30.09.2021 to maximize business from the available/future leads and to ensure that Home Loan is marketed with special focus
29	31.07.2021	CDO/P ^A HRD- PPFG/37/2021 - 22	442	PROJECT SBI Cares AUTOMATION OF SUPERANNUATION RELATED SERVICES IN HRMS	HRMS has now developed into a pivotal platform for delivery of various services related to the employees and staff pensioners. The existing services in the platform are revamped and new services added in the platform from time to time. A new initiative has been launched to make the platform a vibrant tool catering to needs of the pensioners and retiring employees. Accordingly, the process flows / document flows have been fine tuned and new services are introduced for providing seamless services to the employees and staff pensioners. 2. The competent authority has approved the revised process flow for the undernoted services, launched under SBI Cares Phase I . Pre-Retirement Services <ul style="list-style-type: none"> ▣ Extension of Housing/ Car Loans beyond retirement date ▣ Extension of LFC/ HTC beyond retirement date ▣ Retirement Sanctioning ▣ Pension Processing (Paper less) ▣ Provident Fund Processing (Paper less except for mandatory documents) ▣ Gratuity Processing (Paper less except for mandatory documents) Post-Retirement Services <ul style="list-style-type: none"> ▣ Process Flow for Deceased Pensioner ▣ Miscellaneous (List of Cash Less Hospitals, Nodal Officers Contact details, Do's & Don'ts under emergency situations)
30	31.07.2021	NBG/S ^A P-SP/4/2021 - 22		STAFF SUGGESTION SCHEME (SSS)	The scheme aims at encouraging innovative and implementable ideas / suggestions from staff. Accordingly, undernoted process / instructions have been reiterated to popularise the scheme
31	31.07.2021	NBG/SME/SCFU-e- DFS/50/2021 - 22	444	Supply Chain Finance Unit Electronic Dealer Finance Scheme (e-DFS) Renewal of the tie-up with Modification: M/s Hindustan Petroleum Corporation Ltd (HPCL) (Lubricant Division) for financing their Dealers for Lubricant Business	Now the tie-up has been renewed for the period of 12 months on the terms and conditions
32	31.07.2021	NBG/SME/SCFU-e- DFS/51/2021 - 22	445	ELECTRONIC DEALER FINANCE SCHEME (e-DFS) NEW TIE UP WITH M/S RELIANCE BP MOBILITY LTD. (RBML) -LUBRICANT BUSINESS FOR FINANCING THEIR DEALERS	We have entered into a tie-up with M/s Reliance BP Mobility Ltd., (RBML) -Lubricant business for financing their dealers
33	31.07.2021	CDO/P ^A HRD- CDS/38/2021-22	448	Career Development System Changes for 2021-22	The appropriate authority has amended some measures changes in CDS for 2021-22

With revolutionary greetings,



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