

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

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

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Circular No. 183/2021

Date: 19.12.2021

**To All Members (Please Circulate)**

### **EMPOWERMENT SERIES** **WEEKLY KNOWLEDGE UPDATE** **(12.12.2021 to 18.12.2021)**

Under empowerment series, gist of e-circulars for the period from 12.12.2021 to 18.12.2021 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 12.12.2021 TO 18.12.2021**

SL NO	CIRCULAR DATE	MASTER S NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	13/12/2021	917/2021 - 22	CCO/CPMD-PSM/3/2021 - 22	<b>CALCULATION OF DRAWING POWER IN JOURNEY OF THE PROCES LLMS DIGITAL</b>	A monthly stock statement covers the following information: i) Quantity and Value of Stocks which includes stock of Raw Material/ WIP/ Consumables/ Finished goods. Stock Statement also provide details of movement of Inventory during the month like Opening Stock, Purchases, Consumption and Closing Stock. ii) Position of Sundry Debtors/ Creditors along with Other Information at the end of the month. At present, for giving drawing power to the customers, field functionaries pursue following steps: - i) Branches receive Stock Statements in physical form. ii) After scrutinizing the Stock Statement, Drawing Power (DP) is calculated in LLMS by the operating staff in summary sheet. iii) Afterwards, DP is manually fed into CBS by the operative officials so that our assets remain secured during the currency of loan. iv) Analysis of the pricing of stocks, movement of stocks and analysis of receivables/ creditors are done manually, based on the judgement of the branch officials.
2	13/12/2021	918/2021 - 22	NBG/OPS-FATC-CTDS/2/2021 - 22	<b>FATCA &amp; CRS: REVISED SELF-CERTIFICATION FORMAT FOR INDIVIDUAL ACCOUNTS</b>	Please refer to e-Circulars No. NBG/BOD-BOD/43/2015-16 dated 05.10.2015 & NBG/BOD-FATC/70/2015-16 dated 29.12.2015 vide which format of self-certification that is obtained from pre-existing individual accounts holders for confirming or curing of indicia pertaining to tax residence outside India found in their accounts, was advised for FATCA & CRS individual accounts respectively. Further, formats of self-certification for Entity account holders account holders were also advised vide Circular No. NBG/BODFATC/4500/2015-16 dated 13.10.2015.
3	13/12/2021	919/2021 - 22	NBG/PBU/LIMA-SB/19/2021 - 22	<b>"UTSAV 75 - PHASE-II" CAMPAIGN FOR REGULAR SAVINGS BANK ACCOUNT OPENING PERIOD: 10.12.2021 TO 31.03.2022</b>	"UTSAV 75" campaign for Regular Savings Bank Account opening was run from 02/08/2021 to 31/10/2021 with target of opening minimum 3 accounts per day per branch. 31.91 lacs accounts were opened against campaign target 42.60 lac accounts (75 % achievement).
4	14/12/2021	920/2021 - 22	NBG/GAD-SDS/14/2021 - 22	<b>GOVERNMENT BUSINESS: MISC DEPOSIT SCHEMES SPECIAL DEPOSIT SCHEME (SDS) 1975 PAYMENT OF INTEREST FOR CALENDAR YEAR 2021</b>	Please refer to our e-circular no. NBG/GAD-SDS/19 of 2020-21 dated 09.12.2020 wherein we had advised the interest rates on balances in SDS accounts applicable for calendar year 2020. 2. In this connection, we are enclosing a copy of RBI letter no. DGBA.GBD.No. S1050/15.01.001/2021-22 dated December 03, 2021 with copies of Government of India Gazette Notifications on interest rates payable on Special Deposit Scheme 1975, for calendar year 2021 as under: NOTIFICATION DATE PERIOD RATE OF INTEREST 06.01.2021 01/01/2021 to 31/03/2021 7.1 % 19.04.2021 01/04/2021 to 30/06/2021 7.1 % 05.07.2021 01/07/2021 to 30/09/2021 7.1% 08.10.2021 01/10/2021 to 31/12/2021 7.1% 3.
5	14/12/2021	921/2021 - 22	R&DB/BOD-IBA/52/2021 - 22	<b>IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS COMMENTS OF MEMBER BANKS</b>	We refer to IBA's letter No. CIR/TD/A-42/2021-22/434 dated 03rd December 2021. 2. The following transport operators have applied for being recommended to Member Banks under the IBA Scheme : 1 Yatayat 3PL Services Yatayat Bhawan, 7/A Bharat Society, Ved Mandir Road, Kankaria, Ahmedabad 380022, Gujarat Praveenkumar B. Aggarwal (HUF) 2 Om Sharda Logistics Pvt. Ltd. 141, B. T. Road, Room No. 28, Building Gopi Sharan, Near Dunlop Gurudwara, Kolkata 700108 West Bengal Pradeep Kabra Sandeep Kabra Amit Kabra 3 Rajmudra Transport A/p. Ranjangaon Ganpati, Tal. Shirur, Dist. Pune, Maharashtra Sampat Shivaji Shelke 4 Highway Roadlines Pvt. Ltd. 408, Vardhaman Chambers, Mumbai 400009, Maharashtra Anup Kumar Sureka, Krishna Sureka

**Shubhajyoti Chattopadhyay**

General Secretary

Mobile : 9434551152

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: 2 :

SL NO	CIRCULAR DATE	MASTER S NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
6	14/12/2021	922/2021 – 22	CCO/CPPD-ADV/105/2021 – 22	<b>MARGINAL COST OF FUNDS BASED LENDING RATE (MCLR), BASE RATE AND BPLR WITH EFFECT FROM – 15th DECEMBER, 2021</b>	Tenor Existing MCLR (In %) Revised MCLR (In %)* Overnight 6.65 6.65 One Month 6.65 6.65 Three Month 6.65 6.65 Six Month 6.95 6.95 One Year 7.00 7.00 Two Years 7.20 7.20 Three Years 7.30 7.30
7	14/12/2021	923/2021 – 22	CFO/IT-ALM-INTEREST/2/2021 - 22	<b>REVISION IN INTEREST RATES ON DOMESTIC BULK TERM DEPOSITS (RUPEES TWO CRORES &amp; ABOVE) W.E.F. 15 th DECEMBER 2021.</b>	Please refer to our Circular No. CFO/IT-ALM-INTEREST/8/2020-21 dated 07th January 2021, advising changes in interest rates on Domestic Bulk Term Deposits. It has now been decided to revise the interest rates on <b>Domestic Bulk Term Deposits (Rupees Two Crores &amp; above)</b> with effect from <b>15th December 2021</b> .
8	14/12/2021	924/2021 – 22	R&DB/I&VM OUTSOURCING/2/2021 - 22	<b>BANK'S OUTSOURCING POLICY (NON-IT) - Ver-8.0 GUIDELINES ON MANAGING RISK AND CODE OF CONDUCT IN OUTSOURCING OF FINANCIAL AND CREDIT RELATED SERVICES</b>	Following Financial and Credit related activities are covered under the revised Outsourcing Policy 2021 (Ver-8.0) ( <b>Para 2.5</b> ) i. <b>Doorstep Banking</b> ii. <b>Concurrent Audit functions</b> iii. <b>Financial Inclusion</b> iv. <b>ATM- Cash Replenishment</b> v. <b>Marketing of loan proposals</b> vi. <b>Recovery Agents</b> vii. <b>Liability Central Processing Centre (LCPC) activities</b> viii. <b>Contact Centre</b> ix. <b>Cash Efficiency Project (CEP)</b> x. <b>Document Archival Centre (DAC)</b> xi. <b>ATM Surveillance</b> xii. <b>ATM Maintenance</b> xiii. <b>Loan Manual Updation – Outsourcing of Data Processing Work – Specific approval for Credit Policy &amp; Procedures Dept (Owner Dept CPPD) – New Addition</b> xiv. <b>Hiring of Resources for Overseas offices– Specific approval for International Banking Group (IBG) (Owner Dept – IBG) – New Addition</b> xv. <b>Marketing &amp; Issuance of SBI Fastag- Specific approval for D&amp;TB (P&amp;O) payment solutions (Owner Dept – D&amp;TB-Product &amp; Operations Dept) – New Addition</b>
9	14/12/2021	925/2021 – 22	NBG/PBBU/NRI-GEN/11/2021 - 22	<b>NRI SERVICES GENERAL DATA PROTECTION REGULATION (GDPR) COMPLIANCE OBTAINING CONSENT FROM NRI CUSTOMERS</b>	Please refer Circular No. NBG/PBBU/NRI-GEN/40/2019-20 dated 28.02.2020 on the captioned subject. Compliance Department has now issued General Data Protection Regulation (GDPR) Compliance guidelines containing Privacy Policy for European Union (EU) Customers, SOP on Data Subjects Rights (DSR), Data Breach Notification guidelines etc. vide RIT&S/COMP-OPS/1/2021-22 dated 31.08.2021.
10	14/12/2021	926/2021-22	NBG/PBBU/NRI-DEPOSIT/12/2021 - 22	<b>NRI SERVICES REVISION IN INTEREST RATES ON NRE AND NRO BULK TERM DEPOSITS WITH EFFECT FROM 15 th DECEMBER 2021</b>	Please refer e-Circular No. NBG/PBBU/NRI-DEPOSIT/20/2020-21 dated 7th January 2021 advising changes in interest rates on Retail and Bulk NRE / NRO Term Deposits w.e.f. 08.01.2021. <b>It has now been decided to revise the interest rates on BULK NRE/NRO Term Deposits with effect from 15th December, 2021.</b>
11	15/12/2021	927/2021-22	R&DB/BOD-IBA/53/2021 – 22	<b>IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS TO MEMBER BANKS ELIGIBILITY REQUIREMENTS FOR RECOMMENDING INCLUSION OF NEW CASES/ RENEWAL OF EXISTING CASES</b>	<b>Existing Eligibility Criteria</b> Transport Company / Firm which has incurred net losses consecutively for the previous two years, cannot be considered favorably for IBA recommendation to member banks, for inclusion of new cases or renewal of existing cases <b>Proposed Eligibility Criteria</b> Company / Firm which has incurred loss consecutively for two years, but after absorption of these losses, their Tangible Net Worth remains positive, then, the application of such Transport Operator can be considered, for inclusion / renewal of IBA recommendation to member banks, provided the Transport Operator satisfies various other eligibility criteria as required in the Scheme.
12	15/12/2021	928/2021 – 22	CDO/P&HRD-IR/75/2021 – 22	<b>STAFF: MISCELLANEOUS REVIEW OF BANK'S MEDICAL REIMBURSEMENT SCHEMES FOR OFFICERS AND AWARD STAFF</b>	<i>Please refer to our e-circular No. CDO/P&amp;HRD-PM/6/2011-12 dated 11/04/2011 and e-circular No. CDO/P&amp;HRD-IR/58/2017-18 dated 10/11/2017, containing the instructions on the reimbursement of the amount of medical, surgical and hospital expenses incurred by the employees, as per their eligibility</i>
13	15/12/2021	929/2021-22	CCO/CPPD-ADV/106/2021 - 22	<b>Extension in timelines for obtention of Audited Balance Sheet (ABS) 2021</b>	<b>Extension in timelines for obtention of Audited Balance Sheet (ABS) 2021</b> We refer to e-Circular No. CCO/CPPD-ADV/69/2021-22 dated 07.10.2021, wherein instructions were issued on extension of timelines for obtention of ABS 2021 to undertake review/ renewals/ restructuring proposals up to 31.12.2021
14	16/12/2021	930/2021-22	NBG/PBU/PL-PENSION/25/2021 - 22	<b>PERSONAL BANKING ADVANCES PRE-APPROVED PENSION LOAN (PAPNL) ON YONO PLATFORM MODIFICATIONS UNDER THE PRODUCT</b>	We refer to our Pension Loan Master Circular no. NBG/PBU/PL-PENSION/43/2020-21 dated 16.03.2021. 2. In this regard, the Competent Authority has approved following three modifications in our Pre-Approved Pension Loans (PAPNL): i. Increase in maximum loan amount from Rs. 2.50 lakhs to Rs. 5.00 lakhs. ii. Increase in maximum age from 66 years to 72 years (from 65 years 09 months to 71 years 09 months at the time of data extraction and further at analytics processing). iii) To offer PAPNL to only such Pensioners whose Family details are available in pension database at the time of data extraction

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: 3 :

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15	16/12/2021	931/2021-22	CDO/P^HRD-PPFG/76/2021 - 22	<b>MEDICAL BENEFIT SCHEMES FOR RETIREES RENEWAL OF 'SBI HEALTH CARE' (POLICY 'A') AND 'SBI HEALTH ASSIST' (POLICY 'B') ON 16TH JANUARY, 2022 POLICY TERMS &amp; CONDITIONS</b>	Please refer to e-circular No. CDO/P&HRD-PPFG/60/2020-21 dated 15th December, 2020 advising renewal of Group Mediclaim Policies for SBI retirees with effect from 16th January, 2021. 2. In this connection, the ECCB of the Bank in its meeting dated 7th December, 2021 has approved renewal of 'SBI Health Assist' (Policy 'B') and 'SBI Health Care' (Policy 'A') on the following terms and conditions: A. Renewal of 'SBI Health Assist' (Policy 'B') and 'SBI Health Care' (Policy 'A') with effect from 16th January, 2022 on existing premium rates with SBI General Insurance Co. Ltd. B. Allowing one-time option to all left out retirees, family pensioners and spouses of deceased employees of the Bank and e-ABs to become members of 'SBI Health Assist'.
16	16/12/2021	932/2021-22	CCO/CPPD-ADV/107/2021 - 22	<b>RISK GRADING OF SECTORS/ INDUSTRIES INDUSTRY RISK PREMIUM (IRP)</b>	Please refer to e-Circular No. CCO/CPPD-ADV/32/2019-20 dated 27.05.2019, and CCO/CPPD-ADV/55/2019-20 dated 20.07.2019 where in guidelines on levying industry risk premium on identified sectors/ Industries as high risk & medium risk, have been advised. Further, IRP for the financial year 2021-22 was circulated through e-circular no. CCO/CPPD-ADV/163/2020-21 dated 18.03.2021. The instructions from the captioned circulars are reiterated as under: i. IRP shall be applicable only for sanction of new facilities or enhancements given to existing customers as against the existing norm of all borrowers in the identified stressed sectors. ii. IRP shall not be applicable for renewable energy sector exposures.
17	16/12/2021	933/2021-22	NBG/SMEBU-CAMPAIGN/51/2021 - 22	<b>SME Business Unit: Campaign - "Power of Analytics" (01.08.2021 to 31.10.2021) PABL, Static CC Enhancements and Acquisition of NTB (New-To-Bank) Customers Extension of Sanction-By-Date and Waiver of Processing Fees Upto 31.12.2021</b>	We refer to our e-Circular no. NBG/SMEBU-CAMPAIGN/28/2021-22 dated 13.08.2021 on launch of Campaign "Power of Analytics" (01.08.2021 to 31.10.2021) PABL, Static CC and Acquisition of NTB (New-to-bank) Customers 2. The Competent Authority has approved extension of sanction-by-date and waiver of processing fees Upto 31.12.2021.
18	17/12/2021	934/2021-22	CCO/CPPD-ADV/108/2021 - 22	<b>GUIDELINES ON INVESTMENT IN NON-CONVERTIBLE DEBENTURES (NCD) ISSUED BY (A) NON-CREDIT CUSTOMERS (B) CREDIT CUSTOMERS</b>	We refer to the detailed guidelines issued to operating units on investment in Commercial Papers (CPs) issued by (a) Non-Credit customers and (b) Credit customers, vide e-Circular No. CCO/ CPPD-ADV/ 82/ 2021 - 22 dated 22nd October 2021. 2. In this connection, it is advised that the guidelines issued for CPs shall also apply to investment proposals of NCDs/ Bonds/ Debentures/ long term investments proposed to be issued by credit and non-credit customers. Global Market shall be the nodal department to handle investment proposals relating to non-credit customers. In respect of customers with an existing credit relationship, proposals for such investments shall be originated by the relationship for submission to the appropriate authority. 3. Proposals seeking investment limits for both CP/ NCD shall be reviewed by CRD as detailed in the above circular.
19	17/12/2021	935/2021-22	NBG/RE,H&HD-HL/49/2021 - 22	<b>REAL ESTATE AND HOUSING BUSINESS UNIT – MASTER CIRCULAR HOME &amp; HOME RELATED LOANS UPDATED AS ON 30/09/2021</b>	The Master Circular has been divided in to 5(Five) Volumes as under: Part - I: General Instructions Part - II: Products & Schemes Part - III: Specimen Forms / Documents / Formats / Letters etc. Part - IV: Obsolete / Withdrawn Products & Schemes Part - V: RAAS & RLMS Manual
20	17/12/2021	936/2021-22	IBG/IBG-Domestic(IBM)/26/2021 - 22	<b>External Commercial Borrowings (ECB) and Trade Credits (TC) Policy – Changes due to LIBOR transition</b>	Please refer to paragraph 3 of the <a href="#">Governor's Statement on Developmental and Regulatory Policies dated December 08, 2021</a> and paragraph 1.5, 2.1.vi. and 14.vi. of the <a href="#">Master Direction No.5 dated March 26, 2019</a> , on "External Commercial Borrowings, Trade Credits and Structured Obligations", prescribing the benchmark rates and the maximum spread over benchmark for calculating the all-in-cost for foreign currency (FCY) ECBs and TCs.
21	17/12/2021	937/2021-22	CDO/P&HRD-IR/77/2021 - 22	<b>PROBATIONARY OFFICERS, TRAINEE OFFICERS &amp; CIRCLE BASED OFFICERS PASSING POWERS DURING PROBATION PERIOD</b>	Passing powers of Probationary Officers and Trainee Officers were last revised vide Circular No. NBG/S&P-PASSING POWE/2/2011-12 dated May 21, 2011. Subsequent to 11th Bipartite settlement, the same was modified in January 2021 vide Circular No. NBG/S&P-PASSING POWE/7/2020-21 dated January 16, 2021.
22	18/12/2021	938/2021-22	CCO/CPPD-ADV/109/2021 - 22	<b>Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to advances</b>	RBI has issued Master Circular vide no. DOR.No.STR.REC.55/21.04.048/2021-22 dated 01.10.2021 on Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances and clarifications vide no. DOR.STR.REC.68/21.04.048/2021-22 dated 12.11.2021. The Circular issued by RBI dated 01.10.2021 is enclosed as <b>Annexure-I</b> and circular dated 12.11.2021 as <b>Annexure-II</b> for information and compliance by the operating functionaries.
23	18/12/2021	945/2021-22	NBG/SME/SCFU-e-DFS/125/2021 - 22	<b>ELECTRONIC DEALER FINANCE SCHEME (e-DFS) NEW TIE-UP WITH M/S RONGSHENG MOBILE INDIA PVT. LTD. (RIPL) FOR STATE DISTRIBUTOR (COMPANY) OF VIVO MOBILE INDIA PVT. LTD. FOR FINANCING THEIR DISTRIBUTORS/ DEALERS</b>	We have entered into tie-up with M/s Rongsheng Mobile India Pvt. Ltd., Nesa (Assam) for financing their distributors /dealers. Vivo India is having 27 State Distributors (SDs) in India whom they supply directly. The entire distribution process after receipt of goods from Vivo India, is managed by respective State Distributors, i.e. marketing, transport, sales, collection etc.

**Shubhajyoti Chattopadhyay**

General Secretary

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: 4 :

SL NO	CIRCULAR DATE	MASTER S NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
24	18/12/2021	946/2021 – 22	NBG/SME/SCFU-e-DFS/126/2021 - 22	<b>ELECTRONIC DEALER FINANCE SCHEME (e-DFS) NEW TIE-UP WITH M/S FANGS TECHNOLOGY PVT. LTD. (FTPL) FOR STATE DISTRIBUTOR (COMPANY) OF VIVO MOBILE INDIA PVT. LTD. FOR FINANCING THEIR DISTRIBUTORS/ DEALERS</b>	We have entered into tie-up with M/s Fangs Technologies Pvt. Ltd., Chennai for financing their distributors /dealers. Vivo India is having 27 State Distributors (SDs) in India whom they supply directly. The entire distribution process after receipt of goods from Vivo India, is managed by respective State Distributors, i.e. marketing, transport, sales, collection etc.
25	18/12/2021	947/2021-22	NBG/SME/SCFU-e-DFS/127/2021 - 22	<b>ELECTRONIC DEALER FINANCING SCHEME (e-DFS) RENEWAL TIE-UP WITH MODIFICATIONS: M/S INTERNATIONAL TRACTORS LIMITED (ITL) INCLUSION OF SOLIS YANMAR TRACTORS IN INVENTORY FUNDING</b>	We refer to our circular no NBG/SME/SCFU-e-DFS/181/2019 – 20 dated 04.03.2020 for financing the dealers of International Tractors Limited (ITL) 2.The Tie up has now been renewed for further period one year. The terms and conditions are given as Annexure I.
26	18/12/2021	948/2021 – 22	NBG/SME/SCFU-e-DFS/128/2021 – 22	<b>Supply Chain Finance Unit Electronic Dealer Finance Scheme (e-DFS) Renewal of the tie-up: M/s Hindustan Petroleum Corporation Ltd. (HPCL) (Petroleum Division) for financing Petroleum dealers.</b>	We had entered into a tie-up with M/s Hindustan Petroleum Corporation Ltd. (Petroleum Division) for financing their Petroleum dealers in August 2014.The tie-up has been renewed in October 2021 and renewal instructions were circulated vide e-Circular No. NBG/SME/SCFU-e-DFS/133/2020-21 dated 23.10.2020
27	18/12/2021	949/2021-22	R&DB/OPS-KYC/KYC/15/2021-22	<b>CUSTOMER ONBOARDING /CIF AMENDMENT/ KYC UPDATION ENSURING EMAIL ID/ MOBILE NUMBERS</b>	To declutter the branches and to ensure that customers are regularly updated with their transactions, it is desirable that each and every customer should have either mobile no. Or email ID or both registered with their accounts. Please follow the circular for guidelines.
28	18/12/2021	950/2021-22	CCO/CPPD-ADV/110/2021-22	<b>DOWNSELLING OF CREDIT LIMITS AT ENTITY/ PORTFOLIO LEVEL</b>	At entity level, the Sanctioning Authority, while sanctioning the loan , prescribes down selling/ underwriting limits based on the profile of the borrower and nature of the project. In this connection , the exposure ceilings as per regulatory guidelines , are detailed in the loan policy. Please follow the circular for further guidelines.
29	18/12/2021	951/2021-22	CCO/CPPD-ADV/111/2021-22	<b>FURNISHING OF CREDIT INFORMATION TO CREDIT INFORMATION COMPANIES (CICS)</b>	Please refer to the RBI notification No. DoR.FIN.REC.59/20.16.056/2021-22 dated 14.10.2021 and our Bank circular No. R&DB/OPS/KYC/KYC/2/2020-21 dated 28.05.2020 wherein it is advised that reporting of Relationship Segment data by Credit Institutions to the Credit Information Companies would henceforth be mandatory. Please follow the circular for further amendments.
30	18/12/2021	952/2021-22		<b>MASTER CIRCULAR – AUTO LOANS</b>	The appropriate authority has been issuing Circulars/ Instructions containing operating instructions on the Auto Loans from time to time. All the circulars are being annexed in this circular, please follow the circular's annexure to get updated on Auto Loans.

With revolutionary greetings,



**Shubhajyoti Chattopadhyay**  
(General Secretary)

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