

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

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

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Circular No. 39/2022

Date: 13.03.2022

To All Members (Please Circulate)

### EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE (06.03.2022 to 12.03.2022)

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled list of e-circulars for the period 06.03.2022 to 12.03.2022. We are delighted to bring out this compilation under **empowerment series** for circulation amongst members

#### SYNOPSIS OF CIRCULARS ISSUED BETWEEN 06.03.2022 AND 12.03.2022

SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	7 Mar 2022	1254/2021 - 22	R&DB/NBFC-HFC/3/2021 - 22	CO-LENDING BY BANKS AND NBFCs TO PRIORITY SECTOR TIE UP WITH M/S UGRO CAPITAL LIMITED (UGRO)	Reserve Bank of India (RBI) has issued revised guidelines on Co-lending by Banks and NBFCs (including HFCs) to Priority Sector vide circular FIDD. CO. Plan. BC.No.8/04.09.01/2020-21 dated 05/11/2020 to improve the flow of credit to unserved and underserved sector of the economy and make funds available to the ultimate beneficiary at an affordable cost.
2	7 Mar 2022	1255/2021 - 22	NBG/ABU/BPM-Tractor/6/2021 - 22	AGRICULTURE BUSINESS UNIT TRACTOR LOAN UNDER TIE-UP	Please refer to e-Circular no. 648/2017-18 dated 13.09.2017 and no. 1449/2019-20 dated 08-01-2020 (ABU Circular Ref No.: NBG/ABU/PDM-TRACTOR/28/2019-20 Date: 08-01-2020) advising the details of Tractor Loan under Tie-Up Scheme.
3	7 Mar 2022	1256/2021 - 22	CCO/CPDP-ADV/137/2021 - 22	SECURITISATION OF STANDARD ASSETS	Please refer to e-Circular No.CCO/CPDP-ADV/39/2013-14 dated 16.07.2013, wherein RBI guidelines on Securitisation Transactions issued vide their Circular Nos.BP.BC-103/21.04.177/2011-12 dated 07.05.2012 and DBOD.No.BP.BC-25/21.04.177/2013-14 dated 01.07.2013 were advised.
4	7 Mar 2022	1257/2021 - 22	R&DB/BOD-IBA/64/2021 - 22	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS COMMENTS OF MEMBER BANKS - PERIODIC REVIEW	We enclose IBA's letter No. TD/70-78/06-22/665 dated 4th March 2022 in respect of Periodic Review of the recommendation accorded to the Transport Operators under the IBA Scheme.
5	7 Mar 2022	1258/2021 - 22	NBG/SMEBU-OPER/62/2021 - 22	VALIDITY OF EXISTING ENTREPRENEURS MEMORANDUM(EM) PART-II AND UDYOG AADHAAR MEMORANDUM(UAMS) OF MSMEs UPTO 31.03.2022 NEW DEFINITION OF MICRO, SMALL AND MEDIUM ENTERPRISES	We refer to Bank's e-Circular NBG/SMEBU-MSME CREDI/42/2020-21 dated 02.09.2020, NBG/SMEBU-OPER/94/2020-21 dated 03.03.2021 and NBG/SMEBU-OPER/26/2021-22 dated 02.08.2021 issued in respect of New Definition of the Micro, Small and Medium Enterprises.
6	7 Mar 2022	1259/2021 - 22	NBG/PBU/AL-AUTOLOAN/16/2021 - 22	PERSONAL BANKING ADVANCES: AUTO LOANS PRE-APPROVED CAR LOANS (PACL): MODIFICATIONS	Please refer to e-circular no. NBG/PBU/AL-AUTOLOAN/20/2019-20 dated 30.10.2019 regarding launch of Pre-Approved Car Loan (PACL). The objective of PACL is to reach out to huge base of Low-risk Salaried Customers like employees of government, semi-government, PSUs, educational institutions of national repute as well as employees of Private Sector companies, to leverage the available data of these customers proactively and approach them for mobilizing Car loan business.
7	8 Mar 2022	1260/2021-22	R&DB/BOD-IBA/65/2021-22	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS TO MEMBER BANKS : MONTHLY REVIEW FEB 2022	Please follow the circular to know about the latest changes in Transport Operators to Member Banks as per IBA.
8	8 Mar 2022	1261/2021 - 22	CDO/P&HRD-IR/110/2021 - 22	STAFF: MISCELLANEOUS WOMEN EMPOWERMENT INTERNATIONAL WOMEN'S DAY: 8 TH MARCH INTRODUCTION OF NUTRITION ALLOWANCE FOR PREGNANT EMPLOYEES	An amount of Rs. 10,000/- will be paid to our pregnant female employees as Nutrition Allowance, one time during their pregnancy. This amount may be claimed by a female employee for a maximum of two instances of pregnancy. The amount will be paid through HRMS in the same way as other medical bills are paid.
9	8 Mar 2022	1262/2021 - 22	CDO/P&HRD-IR/111/2021 - 22	STAFF: MISCELLANEOUS WOMEN EMPOWERMENT INTERNATIONAL WOMEN'S DAY:8 TH MARCH INCREASE IN SCHOLARSHIP AMOUNT FOR FEMALE STUDENTS	With a view to give a boost to female education and in line with the initiatives for Women Empowerment, it has been decided to enhance the ceilings of the amount of scholarship for girl students by approximately 25% from the existing level

Shubhajyoti Chattopadhyay

General Secretary

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*State Bank of India Officers' Association*  
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10	8 Mar 2022	1263/2021 - 22	CDO/P&HRD-IR/112/2021 - 22	STAFF: MISCELLANEOUS WOMEN EMPOWERMENT INTERNATIONAL WOMEN'S DAY: 8 TH MARCH REVISION IN INCENTIVE AMOUNT FOR FEMALE STUDENTS	With a view to give a boost to female higher education and in line with the initiatives for Women Empowerment, it has been decided to revise the amount of incentive, which is presently Rs.25,000/- per semester for all students, to <b>Rs.35,000/- per semester for the girl students</b> , as a token of encouragement to the girl students.
11	8 Mar 2022	1264/2021 - 22	NBG/SME/SCFU-e-DFS/168/2021 - 22	ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP WITH M/S UPL Ltd. FOR FINANCING THEIR DEALERS	We had entered a tie-up with M/s UPL Ltd. for financing their dealers and instructions were circulated vide circular no. NBG/SME/SCFU-SCF/66/2017-18 dated 25th September, 2017 and last renewal instructions were issued vide e-Circular No. SME/SCFU2/AK/Cir-377/2020-21 dated 27.10.2020.
12	8 Mar 2022	1265/2021- 22	CFO/IT-ALM-INTEREST/5/2021 - 22	REVISION IN INTEREST RATES ON DOMESTIC BULK TERM DEPOSITS (RUPEES TWO CRORES & ABOVE) W.E.F. 10 th MARCH 2022	Please refer to our Circular No. CFO/IT-ALM-INTEREST/2/2021-22 dated 14 <sup>th</sup> December 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>10th March 2022</b>
13	9 Mar 2022	1266/2021 - 22	NBG/TBU-LTP/26/2021 - 22	SIMPLIFIED CURRENT ACCOUNT OPENING FORM FOR NON-INDIVIDUALS (OTHER THAN SOLE PROPRIETORSHIP FIRMS)	We refer to the e-Circular No. NBG/TBU-LTP/26/2020-21 dated 11.12.2020 and NBG/TBU-LTP/17/2021-22 dated 18.10.2021 wherein Common Account Opening forms for Non- Individuals and Simplified Current Account Opening Form for Sole Proprietorship Firms were circulated respectively
14	9 Mar 2022	1267/2021 - 22	NBG-AB-IC&GL-INVESTMENT CREDIT/17/2021 - 22	AGRICULTURE BUSINESS UNIT: MASTER CIRCULAR (UPDATED UPTO 28.02.2022) FINANCING POLYHOUSE (TL - 6430-4160)	To enable the operating functionaries to have current instructions on 'Financing Polyhouse' at one place, a Master Circular incorporating all the existing circulars / instructions issued up to 28.02.2022 aligning with RBI guidelines has been prepared.
15	9 Mar 2022	1268/2021 - 22	NBG/PBBU/NRI-DEPOSIT/20/2021 - 22	NRI SERVICES REVISION IN INTEREST RATES ON NRE AND NRO BULK TERM DEPOSITS WITH EFFECT FROM 10 th MARCH 2022	Please refer e-Circular No. NBG/PBBU/NRI-DEPOSIT/18/2021-22 dated 14th February 2022 advising changes in interest rates on Retail NRE / NRO Term Deposits w.e.f. 15.02.2022. It has now been decided to revise the interest rates on BULK NRE/NRO Term Deposits with effect from 10th March, 2022.
16	9 Mar 2022	1269/2021 - 22	NBG/PBBU/NRI-DEPOSIT/21/2021 - 22	REVISION OF INTEREST RATES ON FOREIGN CURRENCY NON-RESIDENT (BANKS) A/Cs (FCNR (B)) AND RESIDENT FOREIGN CURRENCY (RFC) A/Cs w.e.f. 10 th March 2022	Please refer e-Circular No. NBG/PBBU/NRI-DEPOSIT/19/2021-22 dated 14th February 2022 advising changes in interest rates on FCNR (B) and RFC deposits w.e.f. 15.02.2022. The interest rates have since been revised effective from 10th March 2022. These revised rates will be applicable for the period from 10th March 2022 to 9th April 2022.
17	10 Mar 2022	1270/2021 - 22	NBG/SME/SCFU-e-DFS/169/2021 - 22	ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP WITH M/S ITC LTD (PAPER BOARD & SPECIALITY PAPER DIVISION- PBSP) FOR FINANCING THEIR DISTRIBUTORS / DEALERS	We had entered into tie up with M/S ITC Ltd (Paper Board & Speciality Paper Division-PBSP), in the year 2011. The tie up was last renewed in October, 2019 and circular was issued vide circular no. NBG/SME/SCFU-e-DFS/152/2020-21 dated 10.11.2021.
18	10 Mar 2022	1271/2021 - 22	NBG/GAD-GBU/19/2021 - 22	CENTRAL GOVERNMENT BUSINESS REPORTING AND ACCOUNTING OF CENTRAL GOVERNMENT TRANSACTIONS OF MARCH 2022	attention of the branches concerned is drawn to the procedure to be followed for reporting and accounting of Central Government transactions (including CBDT, CBIC, Departmentalized Ministries and non-Civil Ministries) advised by RBI vide their notification No. RBI/2021-22/176 CO.DGBA.GBD. No.S1422/42-01-029/2021-2022 dated the 24th February 2022 (available in RBI website www.rbi.org.in - copy enclosed for strict compliance).
19	11 Mar 2022	1272/2021-22	NBG/PBU/AL-AUTOLOAN/17/20 21-22	AUTO-LOANS – HIGH VALUE SUPER BIKE LOAN – MODIFIED SCHEME	SBI high Value Super Bike Loan Scheme is to finance individuals for purchase of premium segment. The scheme was previously amended in the year 2018, it has now been again re-modified. The details are inked in the circular.
20	11 Mar 2022	1273/2021-22	NBG/TBU-PD/27/2021-22	VIRTUAL ACCOUNT NUMBER FACILITY FOR THE CMP CLIENTS (VAN-CASH) BRANCH BINDING OF DIRECT CASH DEPOSITION AND AGENCY BASED CASH DEPOSITION	Please refer to the e-Circular no. NBG/TBU-PD/3/2021-22(model_1) along with VAN clearing . Please follow the circular for further information.
21	11 Mar 2022	1274/2021-22	NBG/SME/SCFU-e-DFS/170/2021- 22	RENEWAL OF E-DFS TIE UP WITH HONDA CARS INDIA LIMITED (HCIL) FOR FINANCING THEIR DEALERS	Please follow the circular for information on e-DFS tie up with Honda Cars India Limited for financing their dealers.

With revolutionary greetings,



**Shubhajyoti Chattopadhyay**  
(General Secretary)

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