

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

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

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Circular No. 134/2022

Date: 02.10.2022

**To All Members (Please Circulate)**

### **EMPOWERMENT SERIES** **WEEKLY KNOWLEDGE UPDATE** **(25.09.2022 to 01.10.2022)**

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 25.09.2022 to 01.10.2022. We are delighted to bring out this compilation under **empowerment series** for circulation amongst members

#### **SYNOPSIS OF CIRCULARS ISSUED BETWEEN 25.09.2022 TO 01.10.2022**

SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	26/09/2022	707/2022 - 23	NBG/SME/SCFU-e-DFS/95/2022 - 23	ELECTRONIC DEALER FINANCING SCHEME (e-DFS) RENEWAL OF TIE-UP WITH KIA MOTORS INDIA PVT LTD (KIPL) FOR FINANCING THEIR DEALERS WITH MODIFICATION	The e-DFS tie-up with Kia Motors India Pvt Ltd was last renewed in June,2021 and instructions were issued vide Circular No: NBG/SME/SCFU-e-DFS/37/2021-22 dated 28.06.2021
2	26/09/2022	708/2022-23	NBG/GAD-GBU/11/2022 - 23	GOVT BUSINESS: HONORING MANUAL INCOME TAX REFUND ORDER (ITRO) AT AUTHORISED BRANCHES	Our Bank is accredited Bank of CDBT and acting as a Refund Banker for Income Tax Refund. Although the system of honoring ITRO at authorized branches is already in place and Income Tax department is using electronic mode to facilitate the tax payers, our branches are also taking care and honoring the same.
3	27/09/2022	709/2022-23	NBG/GBSSU/AB/1/2022 - 23	AUTONOMOUS BODIES (ABs) STANDARD OPERATING PROCEDURE FOR MARKETING, ONBOARDING AND PROVIDING DIGITAL PRODUCTS TO ABs	Our Commission income in Govt. Business has been affected adversely due to routing of business through e-Kuber, the CBS platform launched by RBI and handling of pension business by the Govt. themselves. It is the need of the hour to start more engagement and increase of average digital products to Autonomous Bodies
4	27/09/2022	712/2022 - 23	NBG/PBU/AL-AUTOLOAN/17/2022 - 23	SBI Easy Ride PA2WLR Campaign: "Suhana Safar-Khushiyan Har Ghar": 26.09.2022 to 31.12.2022	With the advent of festive season, especially during the Dussehra and Diwali followed by other festivals, Two-Wheeler sales traditionally reaches its peak. A campaign "Suhana Safar-Khushiyan Har Ghar" is therefore being launched from 26.09.2022 to 31.12.2022(inclusive of both the dates) with a view to improve our Two-Wheeler loan portfolio under SBI Easy Ride PA2WLR in a big way in the forthcoming festive season.
5	27/09/2022	714/2022-23	NBG/SMEBU-SBI FLEET/50/2022 - 23	SME ADVANCES FLEET FINANCE UNDER TIE-UP WITH HINDUJA LEYLAND FINANCE LIMITED (HLFL)	We have entered into tie-up arrangement with Hinduja Leyland finance Limited (HLFL) for financing fleet operators. As per the tie-up, HLFL sources the proposal, collects the loan application form, collects pre-sanction & post-sanction documents, provides support for recovery of EMIs/ loan instalments etc. The role of our Bank is to ensure completion of due diligence, KYC verification, processing, sanctioning, documentation, disbursement, and follow-up of the loan.
6	27/09/2022	715/2022-23	NBG/TBU-EC/19/2022 - 23	TRANSACTION BANKING DEPARTMENT EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED EASY COLLECT - INSURANCE PREMIUM COLLECTION AT BRANCHES	Please refer to e-Circular No. CB/FIBU-EC/1/2014-15 dated 21st August 2014 advising the salient features of 'Easy Collect', an over the counter product for collection of Insurance Premium
7	27/09/2022	716/2022-23	NBG/SME/SCFU-e-DFS/96/2022 - 23	SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP V-DREAM TECHNOLOGY AND COMMUNICATION PVT. LTD. (VDTCP) ANDRA PRADESH STATE DISTRIBUTOR (COMPANY) OF VIVO MOBILE INDIA PVT LTD FOR FINANCING THEIR DISTRIBUTORS/ DEALERS	We have entered into tie-up with V-Dream Technology and Communication Pvt. Ltd., (VDTCP) Andra Pradesh State Distributor of Vivo India Ltd, as its State Distributor for financing their distributors /dealers and circular instructions were issued vide e-Circular during October 2021 - December 2021.
8	27/09/2022	717/2022-23	NBG/SME/SCFU-e-DFS/97/2022 - 23	SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP V-DREAM TECHNOLOGY AND COMMUNICATION PVT. LTD. (VDTCP) - TELENGANA STATE DISTRIBUTOR (COMPANY) OF VIVO MOBILE INDIA PVT LTD FOR FINANCING THEIR DISTRIBUTORS/ DEALER	We have entered into tie-up with V-Dream Technology and Communication Pvt. Ltd., (VDTCP) Telangana State Distributor of Vivo India Ltd, as its State Distributor for financing their distributors /dealers and circular instructions were issued vide e-Circular during October 2021 - December 2021.
9	27/09/2022	718/2022-23	NBG/SME/SCFU-e-DFS/98/2022 - 23	SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP AOHUA MOBILE INDIA PVT. LTD.(AMIPL) CHATTISGARH STATE DISTRIBUTOR (COMPANY) OF VIVO MOBILE INDIA PVT LTD FOR FINANCING THEIR DISTRIBUTORS/ DEALERS	We have entered into tie-up with Aohua Mobile India Pvt. Ltd. (AMIPL) Chattisgarh State Distributor of Vivo India Ltd, as its State Distributor for financing their distributors /dealers and circular instructions were issued vide e-Circular during October 2021 - December 2021.

**Shubhajyoti Chattopadhyay**  
General Secretary  
Mobile : 9434551152

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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
10	27/09/2022	719/2022-23	BG/SME/SCFU-e-DFS/99/2022 - 23	SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP RUI CHUANG TECHNOLOGIES PVT. LTD. (RCTPL) GUJARAT STATE DISTRIBUTOR (COMPANY) OF VIVO MOBILE INDIA PVT LTD FOR FINANCING THEIR DISTRIBUTORS/ DEALERS	We have entered into tie-up with Rui Chuang Technologies Pvt. Ltd. (RCTPL) Gujarat State Distributor of Vivo India Ltd, as its State Distributor for financing their distributors /dealers and circular instructions were issued vide e-Circular during October 2021 – December 2021.
11	27/09/2022	720/2022-23	NBG/SME/SCFU-e-DFS/100/2022 - 23	SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP WEIWO COMMUNICATIONS PVT. LTD. (WCPL) KARNATAKA STATE DISTRIBUTOR (COMPANY) OF VIVO MOBILE INDIA PVT LTD FOR FINANCING THEIR DISTRIBUTORS/ DEALERS	We have entered into tie-up with Weiwo Communications Pvt. Ltd. (WCPL) Karnataka State Distributor of Vivo India Ltd, as its State Distributor for financing their distributors /dealers and circular instructions were issued vide e-Circular during October 2021 – December 2021.
12	27/09/2022	721/2022-23	NBG/CVE-BU/SBI Life/24/2022 - 23	Customer Value Enhancement-Business Unit SBI Life: Launch of New Product: 'SBI Life- Retire Smart Plus' (UIN: 111L135V01)	We advise that 'SBI Life-Retire Smart Plus' plan has been launched by SBI Life for customers of the Bank. This is an individual, Unit linked, non-participating, Pension Saving Product. It helps to create a corpus for retirement through maturity benefit and achieving financial independence even after retirement. SBI Life has already obtained IRDAI approval for the product
13	27/09/2022	722/2022-23	NBG/SME/SCFU-e-DFS/101/2022 - 23	SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP HAIJIN TRADE INDIA PVT. LTD. (HTIPL) KERALA STATE DISTRIBUTOR (COMPANY) OF VIVO MOBILE INDIA PVT LTD FOR FINANCING THEIR DISTRIBUTORS/ DEALERS	We have entered into tie-up with Haijin Trade India Pvt. Ltd. (HTIPL) Kerala State Distributor of Vivo India Ltd, as its State Distributor for financing their distributors /dealers and circular instructions were issued vide e-Circular during October 2021 – December 2021.
14	27/09/2022	723/2022-23	NBG/SME/SCFU-e-DFS/102/2022 - 23	SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP JOINMAY MUMBAI ELECTRONICS PVT. LTD. (JMEPL) MAHARASHTRA (MUMBAI) STATE DISTRIBUTOR (COMPANY) OF VIVO MOBILE INDIA PVT LTD FOR FINANCING THEIR DISTRIBUTORS/ DEALERS	We have entered into tie-up with Joinmay Mumbai Electronics Pvt. Ltd. (JMEPL) Maharashtra (Mumbai) State Distributor of Vivo India Ltd, as its State Distributor for financing their distributors /dealers and circular instructions were issued vide e-Circular during October 2021 – December 2021.
15	27/09/2022	724/2022-23	NBG/SME/SCFU-e-DFS/103/2022 - 23	SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP BUBUGAO COMMUNICATIONS PVT. LTD. (BCPL) RAJASTHAN STATE DISTRIBUTOR (COMPANY) OF VIVO MOBILE INDIA PVT LTD FOR FINANCING THEIR DISTRIBUTORS/ DEALERS	We have entered into tie-up with Bubugao Communications Pvt. Ltd. (BCPL) Rajasthan State Distributor of Vivo India Ltd, as its State Distributor for financing their distributors /dealers and circular instructions were issued vide e-Circular during October 2021 – December 2021.
16	27/09/2022	725/2022-23	NBG/SME/SCFU-e-DFS/104/2022 - 23	SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP REGENVO MOBILE PVT. LTD. (RMPL) UTTAR PRADESH STATE DISTRIBUTOR (COMPANY) OF VIVO MOBILE INDIA PVT LTD FOR FINANCING THEIR DISTRIBUTORS/ DEALERS	We have entered into tie-up with Regenvo Mobile Pvt. Ltd. (RMPL) Uttar Pradesh State Distributor of Vivo India Ltd, as its State Distributor for financing their distributors /dealers and circular instructions were issued vide e-Circular during October 2021 – December 2021.
17	27/09/2022	726/2022-23	NBG/SME/SCFU-e-DFS/105/2022 - 23	SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP JUNWEI ELECTRONICS PVT. LTD. (JEPL) MAHARASHTRA (AURANGABAD) STATE DISTRIBUTOR (COMPANY) OF VIVO MOBILE INDIA PVT LTD FOR FINANCING THEIR DISTRIBUTORS/ DEALERS	We have entered into tie-up with Junwei Electronics Pvt. Ltd. (JEPL) Maharashtra (Aurangabad) State Distributor of Vivo India Ltd, as its State Distributor for financing their distributors /dealers and circular instructions were issued vide e-Circular during October 2021 – December 2021
18	27/09/2022	727/2022-23	NBG/SME/SCFU-e-DFS/106/2022 - 23	SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP RONGSHENG MOBILE PVT. LTD. (RMPL) ASSAM STATE DISTRIBUTOR (COMPANY) OF VIVO MOBILE INDIA PVT LTD FOR FINANCING THEIR DISTRIBUTORS/ DEALERS	We have entered into tie-up with Rongsheng Mobile Pvt. Ltd. (RMPL) Assam State Distributor of Vivo India Ltd, as its State Distributor for financing their distributors /dealers and circular instructions were issued vide e-Circular during October 2021 – December 2021
19	27/09/2022	728/2022-23	NBG/SME/SCFU-e-DFS/107/2022 - 23	SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP FANGS TECHNOLOGY PVT. LTD. (FTPL) CHENNAI TAMILNADU STATE DISTRIBUTOR (COMPANY) OF VIVO MOBILE INDIA PVT LTD FOR FINANCING THEIR DISTRIBUTORS/ DEALERS	We have entered into tie-up with Fangs Technology Pvt. Ltd. (FTPL) Chennai, Tamilnadu State Distributor of Vivo India Ltd, as its State Distributor for financing their distributors /dealers and circular instructions were issued vide e-Circular during October 2021 – December 2021.
20	27/09/2022	729/2022-23	NBG/SME/SCFU-e-DFS/108/2022 - 23	SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP JIE LIAN MOBILE INDIA PVT. LTD. (JMIPL) INDORE, MADHYA PRADESH STATE DISTRIBUTOR (COMPANY) OF VIVO MOBILE INDIA PVT LTD FOR FINANCING THEIR DISTRIBUTORS/ DEALERS	We have entered into tie-up with Jie Lian Mobile India Pvt. Ltd. (JMIPL) Indore, Madhya Pradesh State Distributor of Vivo India Ltd, as its State Distributor for financing their distributors /dealers and circular instructions were issued vide e-Circular during October 2021 – December 2021.
21	27/09/2022	730/2022-23	NBG/SME/SCFU-e-DFS/109/2022 - 23	SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP UNIMAY ELECTRONICS PVT. LTD. (UEPL) NAGPUR, MAHARASHTRA STATE DISTRIBUTOR (COMPANY) OF VIVO MOBILE INDIA PVT LTD FOR FINANCING THEIR DISTRIBUTORS/ DEALERS	We have entered into tie-up with Unimay Electronics Pvt. Ltd. (UEPL) Nagpur, Maharashtra State Distributor of Vivo India Ltd, as its State Distributor for financing their distributors /dealers and circular instructions were issued vide e-Circular during October 2021 – December 2021.

**Shubhajyoti Chattopadhyay**

General Secretary

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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
22	27/09/2022	731/2022-23	NBG/SME/SCFU-e-DFS/110/2022 - 23	SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP HISOA ELECTRONICS PVT. LTD. (HEPL) PUNE, MAHARASHTRA STATE DISTRIBUTOR (COMPANY) OF VIVO MOBILE INDIA PVT LTD FOR FINANCING THEIR DISTRIBUTORS/ DEALERS	We have entered into tie-up with Hisoa Electronics Pvt. Ltd. (HEPL) Pune, Maharashtra State Distributor of Vivo India Ltd, as its State Distributor for financing their distributors /dealers and circular instructions were issued vide e-Circular during October 2021 – December 2021.
23	27/09/2022	732/2022-23	NBG/SME/SCFU-e-DFS/111/2022 - 23	SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP YINGJIA COMMUNICATION PVT. LTD. (YCPL) WEST BENGAL STATE DISTRIBUTOR (COMPANY) OF VIVO MOBILE INDIA PVT LTD FOR FINANCING THEIR DISTRIBUTORS/ DEALERS	We have entered into tie-up with Yingjia Communication Pvt. Ltd. (YCPL), West Bengal State Distributor of Vivo India Ltd, as its State Distributor for financing their distributors /dealers and circular instructions were issued vide e-Circular during October 2021 – December 2021.
24	27/09/2022	733/2022-23	CDO/P&HRD-PM/41/2022 - 23	THE PAYMENT OF BONUS (AMENDMENT) ACT, 2015 PAYMENT OF BONUS FOR THE ACCOUNTING YEAR 01.04.2021 TO 31.03.2022	For the purpose of defining an employee under the Act, the ceiling on salary/wage is now to Rs.21,000/- per mensem. As such, employees whose salary/wage does not exceed Rs.21,000/- per mensem are eligible for bonus.
25	27/09/2022	734/2022-23	NBG/NBG/AC-NBG-ATM/7/2022 - 23	STANDARD OPERATING PROCEDURE (SOP) ON EXAMINATION OF BANKNOTES BEFORE FEEDING IN ATMs/ADVMs TO MITIGATE COUNTERFEIT CURRENCY NOTES IN ATMs/ADVMs	We refer to e-Circular Sl. No.657/ 2019-20 Circular No. NBG/NBG/AC-NBG/ATM/6/2019-20 dated 8th August 2019 circulating Standard Operating Procedure (SOP) on examination of the banknotes before feeding in ATMs to mitigate counterfeit currency notes in ATMs
26	27/09/2022	735/2022 - 23	NBG/RE,H&HD-HL/32/2022 - 23	REAL ESTATE AND HOUSING BUSINESS UNIT – HOME LOANS VENDOR VERIFICATION MODULE (VVM)	Please refer to the e-circular no. NBG / RE, H&HD-HL / 66 / 2019 – 20 dt 17/10/2019 and NBG / RE, H&HD-HL / 100 / 2019 – 20 dt 24/02/2020 regarding the roll-out and usage of Vendor Verification Module (VVM) for obtention of various digitized reports viz., Valuation, Title Verification, Property Inspection, Residence / Office / Business verification and ITR Verification.
27	27/09/2022	736/2022-23	NBG/SME/SCFU-e-DFS/112/2022 - 23	ELECTRONIC DEALER FINANCING SCHEME (e-DFS) RENEWAL OF eDFS TIE-UP WITH DEEPAK FERTILIZER AND PETROCHEMICALS CORPORATION LIMITED (DFPL)	We had entered into a tie up with Deepak Fertilizer and Petrochemicals Corporation Limited for financing their dealers /Distributors under e-DFS Scheme in 2015. Tie up was last renewed in June,2021 and instructions were circulated vide e circular No.: NBG/SME/SCFU-e-DFS/31/2021 - 22 Dated 15th June, 2021.
28	28/09/2022	737/2022-23	TB/TB/PS-MAB/2/2022 - 23	Merchant Acquiring Business (MAB): Empowerment of Circles Review of Delegation of Discretionary Powers for Sanction of Concessionary Proposals	the discretionary powers for sanctioning concessions to the full extent on acquiring services, viz., MDR, rent on terminals and other service charges will continue to be vested with the CGMs of the Circles/CAG/CCG. This will be reviewed after one year.
29	28/09/2022	738/2022-23	NBG-AB-IC&GL/ABU-ICGL-KCC AH&F/20/2022 - 23	AGRICULTURE BUSINESS UNIT KCC FOR ANIMAL HUSBANDRY, DAIRYING AND FISHERIES FARMERS PRODUCT CODE: 6530-1046 RESUMPTION OF NATIONWIDE FISHERY KCC CAMPAIGN FROM 15.09.2022 TO 15.03.2023	Department of Financial Services (DFS) vide letter dated 14.09.2022 has advised that the Nationwide Fisheries KCC campaign has resumed from 15.09.2022 and it will run until 15.03.2023 to expand the benefit of KCC to all the eligible fishers and fish farmers in the country
30	28/09/2022	739/2022-23	NBG/ABUAC/MICRO PLOANS/10/2022 - 23	AGRICULTURE BUSINESS UNIT KISAN CREDIT CARD (KCC) CLAIMS UNDER INTEREST SUBVENTION SCHEME (ISS) FOR SHORT-TERM LOANS FOR AGRICULTURE AND ALLIED ACTIVITIES	As we are aware, the ISS is a Government of India Scheme for providing short-term loans to farmers for agriculture and allied activities at a concessional rate of interest. The Reserve Bank reimburses Banks' claims towards Interest Subvention and Prompt Repayment Incentive under the Scheme based on Statutory Auditors certifying the claims to be true and correct, and thereafter reports the position of utilization of funds to the Government. The importance of accurate claim submission by banks cannot, therefore, be overemphasized
31	30/09/2022	740/2022-23	NBG/TBU-LTP/20/2022 - 23	INTEGRATION WITH SPICe FORM: OPENING OF CURRENT ACCOUNT THROUGH MCA PORTAL MCA PHASE-II CURRENT ACCOUNTS ACTIVATION PROCESS FLOW	Ministry of Corporate Affairs (MCA) had introduced SPICe Form (Simplified Proforma for incorporating a Company Electronically), that helps a company to apply for incorporation along with application for allotment of DIN, PAN, TAN, GSTIN, EPFO, ESIC number and opening of Bank Current Account.
32	30/09/2022	741/2022-23	DB&T/DT & eComm-YONO/1/2022 - 23	YONO REGISTRATION AND CUSTOMER ACTIVATION CAMPAIGN "STOP PHYGITAL-GO DIGITAL" FROM 01.10.2022 TO 31.12.2022	YONO-the digital face of the Bank was launched on 24.11.2017 and a range of Lifestyle and Banking products are available on the platform. In order to further increase YONO customer base by way of bringing more and more customers on YONO platform and to encourage digital adoption of banking services, a campaign "STOP PHYGITAL- GO DIGITAL" for YONO registration along with customer activation is proposed to be launched from 01.10.2022 to 31.12.2022.
33	30/09/2022	742/2022-23	IBG/IBG-Domestic(IBD)/19/2022 - 23	Foreign Contribution (Regulation) Amendment Act-2020 Extension of Validity of Registration Certificate up to 31.03.2023	Please refer FCRA modified SOP issued vide e-Circular No. IBG/IBD/8/2021-22 dated 04.06.2021 and e-Circular No. IBG/IBD/10/2022-23 dated 01.07.2022.
34		743/2022-23	Stressed Assets Resolution Group/SOP/7/2022 - 23	REVIEW OF NPAs/AUCAs REVIEW OF STANDARD OPERATING PROCEDURE	The Standard Operating Procedure (SOP) for Review of NPAs/AUCAs was last advised vide e-Circular no. CCO/CPPD-ADV/5/2019-20 dated 16.04.2019.

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35	30/09/2022	744/2022-23	NBG/SME/SCFU-e-DFS/113/2022 - 23	ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL-CUM-MODIFICATION OF TIE-UP WITH SHELL INDIA MARKETS PVT.LTD. (SIMPL) FOR FINANCING THEIR LUBRICANT AND RETAIL BUSINESS DEALERS	We had entered into a tie-up with Shell India Markets Pvt. Ltd. (SIMPL) for financing their Lubricant division dealers during FY 2011-12 and added Retail business division during July 2019. The tie-up was last renewed vide note dated 19.06.2021 and instructions were issued vide e-Circular no. NBG/SME/SCFU-e-DFS/36/2021 - 22 dated 19.06.2021.
36		745/2022-23	NBG/SME/SCFU-e-DFS/114/2022 - 23	SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP WITH CUMMINS INDIA LTD. (CIL) FOR FINANCING TO THEIR DEALERS	We had entered into tie-up with Cummins India Ltd. (CIL) for financing their dealers under e-DFS scheme in September 2010. The tie-up was last renewed on 15.06.2021, and instructions, in this regard, were issued vide e-circular no. NBG/SME/SCFU-e-DFS/35/2021 - 22 dated 19.06.2021.
37		746/2022-23	NBG/PBBU-PMD-GB/12/2022 - 23	Gold Loans: Market Value and Advance Value of Gold for Agri, SME & PB Effective from 01.10.2022	We refer to e- Circular No. NBG/PBBU-PMD-GL/10/2022-23 dated 30.08.2022 advising the Market Value and Advance Value of Gold, effective from 01.09.2022 as under:
38		747/2022-23	CCO/CPD-ADV/68/2022 - 23	EBLR & RLLR W.E.F. 1st OCTOBER 2022	In terms of 50 bps increase in Repo rate by RBI, it has been decided to raise Bank's External Benchmark Rate (EBR) and Repo Linked Lending Rate (RLLR) by 50 bps to 8.55% p.a. and 8.15% p.a., respectively.
39		748/2022-23	CCO/CPD-ADV/69/2022 - 23	SANCTION OF CREDIT FACILITIES TO UNITS (APEARING IN DEFAULTERS LISTS) UNDERGOING CHANGE OF MANAGEMENT UNDER IBC PROCESS OR PRUDENTIAL FRAMEWORK	SANCTION OF CREDIT FACILITIES TO UNITS (APEARING IN DEFAULTERS LISTS) UNDERGOING CHANGE OF MANAGEMENT UNDER IBC PROCESS OR PRUDENTIAL FRAMEWORK
40		749/2022-23	NBG/TBU-LTP/21/2022 - 23	CURRENT ACCOUNT (CA) CAMPAIGN – "NAVRATNA 2.0" FOR TOP NINE DISTRICTS CAMPAIGN PERIOD: 01.10.2022 TO 31.03.2023	In order to achieve the growth of 5% in Current Account Market Share at 9 strategically important districts (Mumbai City, Delhi, Bengaluru Urban, Mumbai Suburban, Chennai, Pune, Kolkata, Gurgaon & Ahmedabad), the Competent Authority has approved to launch a Current Account campaign "NAVRATNA" The campaign details are as under:
41		750/2022-23	NBG/PBU/LIMA-TD/15/2022 - 23	TERM DEPOSIT SCHEME FOR SENIOR CITIZENS- 'SBI WECARE' EXTENSION OF SCHEME	Please refer to our Cir No.: NBG/PBU/LIMA-TD/24/2021-22 dated 22nd February 2022 advising extension of 'SBI WECARE' Term Deposit scheme for Senior Citizens offering additional premium of 30 bps (over and above existing premium of 50 bps) over Card Rate for Public on their Term Deposits for '5 Years and above' tenor w.e.f. 12.05.2020 and the scheme was extended till 30.09.2022.
42		751/2022 - 23	NBG/PBU/LIMA-NOMINAT/16/2022-23	NOMINATION IN DEPOSITS ACCOUNTS CAMPAIGN FOR REGISTERING NOMINATION - "NAMANKAN" FOR THE PERIOD OF 01.10.2022 TO 31.12.2022	Nomination Facility is intended to facilitate expeditious settlement of claims in accounts of deceased depositors and minimize hardship to family members on death of depositors. Reserve Bank of India has vide Master Circular no. DBR No. Leg.BC.21/09.07.006/2015-16 dated 01/07/2015 on Customer Service in Banks, point no19.2, para-3 advised as under:
43		752/2022-23	NBG/PBU/LIMA-SB/17/2022 - 23	Please refer to e-Circular no-NBG/PBU/LIMA-SB/6/2020-21 dated 26/05/2022 advising change in interest rates on Savings Bank Accounts.	Interest Rates offered on Savings Bank Deposits have been reviewed and the Competent Authority has approved revision in Interest Rates on Savings Bank Deposits with effect from 15.09.2022 as under:
44		753/2022-23	NBG/PBBU/NRI-DEPOSIT/20/2022- 23	REVISION OF INTEREST RATES ON FOREIGN CURRENCY NON-RESIDENT (BANKS) A/Cs (FCNR (B)) AND RESIDENT FOREIGN CURRENCY (RFC) A/Cs w.e.f. 01st OCTOBER 2022	Please refer e-Circular No. NBG/PBBU/NRI-DEPOSIT/14/2022-23 dated 29th July 2022 advising changes in interest rates on FCNR (B) and RFC deposits w.e.f. 30.07.2022. The interest rates have since been revised effective from 01st October 2022.
45		754/2022 - 23	NBG/PBU/LIMA-TD/18/2022 - 23	TERM DEPOSIT PRODUCT FLOATING RATE BULK TERM DEPOSIT (FRBD) REVISION IN INTEREST RATE W.E.F. 01/10/2022	With increase in policy Repo Rate by 50 bps from 5.40% to 5.90% from 30/09/2022, it has been decided to realign interest rate on Floating Rate Bulk Term Deposit factoring in revised Repo Rate. Accordingly, revised Interest Rates effective from 01.10.2022(Please follow the circular for rates)
46		755/2022-23	R&DB/BOD-SC/19/2022 - 23	REVISION IN SERVICE CHARGES.	Please refer to our e-circular No. R&DB/BOD-SC/34/2021-22 dated 30th September 2021 vide which service charges were revised. Subsequent changes in Service Charges, if any, have been duly incorporated in current circular.
47		756/2022-23	R&DB/BOD-GB/20/2022 - 23	MASTER CIRCULAR NON-HOME TRANSACTIONS	To enable the operating functionaries to have current instructions at one place, a Master Circular incorporating all the existing Circulars/ instructions has been prepared and is appended
48		757/2022-23	R&DB/BC/21/2022 - 23	MASTER CIRCULAR ON BANKER'S CHEQUE (BC)	To enable the operating functionaries to have current instructions at one place, a Master Circular incorporating all the existing Circulars / Instructions has been prepared and is appended as Annexure

With revolutionary greetings,



**Shubhjayoti Chattopadhyay**  
(General Secretary)

**Shubhjayoti Chattopadhyay**  
General Secretary  
Mobile : 9434551152