

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

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

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Circular No. 167/2022

Date: 04.12.2022

To All Members (Please Circulate)

### **EMPOWERMENT SERIES** **WEEKLY KNOWLEDGE UPDATE** **(27.11.2022 to 03.12.2022)**

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 27.11.2022 to 03.12.2022. We are delighted to bring out this compilation under **empowerment series** for circulation amongst members

#### **SYNOPSIS OF CIRCULARS ISSUED BETWEEN 27.11.2022 TO 03.12.2022**

SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	28/11/2022	978/2022 - 23	CCO/CPPD-ADV/89/2022 - 23	UTILISATION OF POST SANCTION FUNCTIONALITIES IN LLMS AND MONITORING TOOLS -MANDATORY USAGE AND NEGATIVE MARKS FOR NON-COMPLIANCE DURING CREDIT AUDIT AND RFIA AUDIT	Utilisation and Monitoring of Post Sanction functionalities in LLMS and Negative marks for Non Compliance during Credit and RFIA Audit.
2	28/11/2022	979/2022 - 23	NBG/CVE-BU/Ops/Others/31/2022 - 23	ASSESSMENT OF SUITABILITY AND APPROPRIATENESS FRAMEWORK - MODIFICATION & CONSOLIDATION OF INSTRUCTIONS	Modification & Consolidation of Instructions for Assessment of suitability and appropriateness framework.
3	29/11/2022	980/2022 - 23	IAD/IAD-RFIA/8/2022 - 23	RFIA: TRIGGER BASED MODEL FOR REPORTING OF SUSPECTED FRAUDS	Reporting of Suspected Frauds for Trigger Based Model of RFIA.
4	30/11/2022	981/2022 - 23	NBG/GAD-BALANCE TRAN/18/2022 - 23	ZEROISATION OF BALANCES AS ON 26-11-2022 IN CENTRAL GOVT. ACCOUNTS OF ALL DEALING BRANCHES ADJUSTING OF LOCS ON CENTRAL GOVERNMENT ACCOUNTS RESETTING/UPDATION OF GAD-5 BALANCES BY BRANCHES	Zeroisation of Balances as on 26/11/2022 in Central Govt. Accounts of all dealing branches of LOCS on Central Govt. Accounts, Updation of GAD -5 Balances by Branches.
5	30/11/2022	982/2022 - 23	R&DB/NBFC-BA/9/2022 - 23	POLICY ON ENGAGING BUSINESS ASSOCIATES (BA) TO HANDLE MICRO ASSET PRODUCTS IN ALL SEGMENTS	Policy on Engaging Business Associate (BA) to handle micro asset products in all segments.
6	30/11/2022	983/2022 - 23	CCO/CPPD-ADV/90/2022 - 23	EXCLUSION OF ADDITIONAL STANDARD CLAUSE IN BANK GUARANTEE (BG), RESTRAINING ASSIGNMENT / TRANSFER IN BANK GUARANTEE ,AUTHORITY STRUCTURE FOR WAIVER OF STANDARD CLAUSE - CLARIFICATION	Exclusion of Additional standard clause in bank guarantee(BG).Authority structure of waiver of standard clause clarification.
7	30/11/2022	984/2022 - 23	NBG/ABU/BPM-Tractor/9/2022 - 23	ABU&GSS DEPARTMENT - TRACTOR & FARM MACHANIZATION PRODUCT - FINANCING THROUGH CORPORATE TIE-UP WITH MAHINDRA & MAHINDRA - STANDARD OPERATING PROCEDURE (SOP)	SOP: Tractor and Farm machanization product financing through Corporate tie up with Mahindra & mahindra.
8	30/11/2022	985/2022 - 23	ACDM/CRM/Campaign/2/2022 - 23	'CRM WITH NEW JOSH' CAMPAIGN : EXTENSION IN PERIOD UPTO 31.12.2022	Extension of CRM Campaign NEW JOSH extended upto 31/12/2022
9	30/11/2022	986/2022 - 23	IBG/IBG-Domestic(IBD)/25/2022 - 23	WAIVER OF SUBMISSION OF COPY OF LC / BG APPLICATION AND OTHER DOCUMENTS THROUGH E-MAIL FOR APPLICATIONS ROUTED THROUGH E-TRADE	Waiver of Submission of Copy of LC/BG Application and other documents through Email.
10	30/11/2022	987/2022 - 23	IBG/IBG-Domestic(IBD)/26/2022 - 23	CUSTOMERS ACCEPTANCE OF IMPORT BILL, EXPORT LC ADVISING WITH FACILITY TO CUSTOMER FOR THEIR REQUEST TO ADD CONFIRMATION ON EXPORT LC	Customer acceptance request confirmation on LC.
11	30/11/2022	988/2022 - 23	NBG/SMEBU-SMECAMPAIGN/5/8/2022 - 23	SME BUSINESS UNIT - "EXPORT CREDIT KA VIJETA 2.0" CAMPAIGN - EXTENSION OF CAMPAIGN FOR SANCTION UPTO 31.12.2022 AND DISBURSEMENT UPTO 15.01.2023	Extension of Export Credit ka Vijeta 2.0 Campaign for Sanction upto 31/12/2022 and Disbursement upto 15/01/2023.
12	30/11/2022	989/2022 - 23	NBG/PBBU-PMD-GL/14/2022 - 23	GOLD LOANS: MARKET VALUE AND ADVANCE VALUE OF GOLD FOR AGRI, SME & PB EFFECTIVE FROM 01.12.2022	Market Value and advanced value of Gold loan for SME & PB w.e.f 01/12/2022
13	30/11/2022	990/2022 - 23	NBG/PBBU/NRI-LRS/28/2022 - 23	MASTER CIRCULAR - LIBERALISED REMITTANCE SCHEME (LRS) FOR OVERSEAS REMITTANCE BY RESIDENT INDIVIDUALS	Master Circular: Liberalised remittance scheme(LRS)for overseas remittance for resident individuals.
14	30/11/2022	991/2022 - 23	NBG/SMEBU-WAREHOUSE/59/2022 - 23	SME BUSINESS UNIT COMMODITY BACKED WAREHOUSE HOUSE RECEIPT PRODUCT REVIEW WITH MODIFICATIONS	Commodity backed warehouse product receipt & review with modifications.
15	30/11/2022	992/2022 - 23	NBG/SME/SCFU-SCF/137/2022 - 23	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) RENEWAL OF TIE-UP WITH WHIRLPOOL OF INDIA LIMITED (WOIL) FOR FINANCING THEIR DISTRIBUTORS / DEALERS/TRADER PARTNERS	EDFS Scheme of Whirlpool of India for financing their Distributors/Dealers
16	01/12/2022	993/2022 - 23	NBG/SME/SCFU-e-DFS/138/2022 - 23	SUPPLY CHAIN FINANCE: ELECTRONIC DEALER FINANCING SCHEME (E-DFS) - PRODUCT REVIEW 2022 REVISED GUIDELINES	Revised Guidelines and Product Review under EDFs Scheme.

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*State Bank of India Officers' Association*  
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17	01/12/2022	994/2022 - 23	NBG/SME/SCFU-e-DFS/139/2022 - 23	ELECTRONIC DEALER FINANCE SCHEME (E-DFS): RENEWAL OF E-DFS TIE UP WITH MODIFICATION FOR FINANCING THE DEALERS OF FCA INDIA AUTOMOBILES PRIVATE LIMITED (JEEP BRAND FUNDING)	Edfs Scheme for FCA India Automobiles Pvt. Ltd for financing Dealers.
18	01/12/2022	995/2022 - 23	CCO/CPPD-ADV/91/2022 - 23	RFA (RED FLAG ACCOUNTS) REVIEW AND IDENTIFICATION. ADDING 12 MORE RFA EWS TRIGGERS TO THE EXISTING 60 RFA-EWS TRIGGERS FORMAT	RFA (Red Flag Accounts) review and identifications, adding 12 more rfa ews triggers to the existing 60 RFA -EWS triggers format.
19	02/12/2022	996/2022 - 23	IBG/IBG-Domestic(IBD)/27/2022 - 23	EXIM BANK'S GOI SUPPORTED LINE OF CREDIT OF USD 300 MN TO THE SBM (MAURITIUS) INFRASTRUCTURE DEVELOPMENT COMPANY LTD. FOR CONSTRUCTION OF PHASE-IV OF THE MAURITIUS METRO EXPRESS PROJECT IN MAURITIUS	Exim Banks GOI Supported line of Credit of USD 300MN to the SBM (Mauritius) Infrastructure Development Company Ltd. For Construction of Phase IV of the Mauritius Metro Express Project in Mauritius.
20	02/12/2022	997/2022-23	NBG/FI&MM/LB&R SET/12/2022-23	MASTER CIRCULAR :CREDIT FACILITY TO MINORITY COMMUNITY	New Master Circular on Credit Facility to Minority Community.
21	02/12/2022	998/2022-23	R&DB/PB/CD&e-COM-PL/22/2022-23	PBBU-LOAN AGAINST DEPOSITCAMPAIGN_MISSION1500+CRFROM 01/12/2022 TO 28/02/2023	Mission 1500Cr-Loan Against Deposit Campaign From 01/12/2022-28/02/2023.
22	02/12/2022	999/2022-23	FIMM/GSS/7/2022-23	SOP ON PROCESS FLOW OF GURANTEE COVER OF MICRO LOANS UNDER CGFMU	SOP of Micro Loans covered under CGFMU
23	03/12/2022	1000/2022-23	IBG/IBG-CR/28/2022-23	ESTABLISHMENT OF CORRESPONDENT BANKING RELATIONSHIP:PJSC BANK	Establishment of Correspondent Banking Relationship: PJSC Bank.
24	03/12/2022	1001/2022-23	CCO/CPPD-ADV/92/2022-23	LOANS AND ADVANCES-INTRODUCTION OF PLATFORM TO ANALYSE GENERAL PRICING MOVEMENT.	Introduction of new Platform to analyse loans and advance.

With revolutionary greetings,



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(General Secretary)

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