

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No.07/2023

Date: 15.01.2023

To All Members (Please Circulate)

EMPOWERMENT SERIES **WEEKLY KNOWLEDGE UPDATE** **(08.01.2023 to 14.01.2023)**

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 08.01.2023 to 14.01.2023. We are delighted to bring out this compilation under **empowerment series** for circulation amongst members

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 08.01.2023 TO 14.01.2023

SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	09/01/2023	1146/2022-23	CCO/CPD-ADV/102 - 23	FOLLOW UP, SUPERVISION & MONITORING OF ADVANCES AUDIT COMPLIANCE MODULE -LLMS	In order to improve "Compliance Culture" in credit related areas of the Bank, a need was felt for Automation of Value Statements which will act as a support for the Operating Functionaries and will improve Pre & Post sanction monitoring aspects of credit delivery.
2	09/01/2023	1147/2022-23	NBG/ABU-FPO/15/2022 - 23	AGRICULTURE BUSINESS UNIT FINANCING TO FARMER PRODUCER ORGANISATIONS (FPOs) UNDER CORPORATE TIE UP	Farmer Producer Organisations (FPOs) are the future of Agriculture in the country. Major Corporates which are in the Agri & Allied sector are partnering with these FPOs to scale up their productivity. In order to tap the potential, we are introducing 8 sub products for financing to FPOs under Corporate Tie-up based on the activity undertaken namely Agri or Allied.
3	09/01/2023	1148/2022-23	NBG/SME/SCFU-e-DFS/157/2022 -23	SUPPLY CHAIN FINANCE: ELECTRONIC DEALER FINANCE SCHEME (E-DFS) RENEWAL OF TIE-UP WITHOUT MODIFICATIONS TIE-UP WITH RAYMOND LTD FOR FINANCING WHOLESALERS & FRANCHISEES	The tie up with M/s Raymond Ltd for financing their Wholesalers & Franchisees was last renewed in 2021 and instructions were issued vide Circular No NBG/SME/SCFU-e-DFS/231/2020-21 dated 10.03.21.
4	09/01/2023	1149/2022- 23	NBG/BRNWM-BRANCHES/9/2022 - 23	LAUNCHING OF CAMPAIGN FOR FOOTFALL REDUCTION: SWAVALAMBAN FROM 01.01.2023 TO 31.03.2023	It has been decided to launch a campaign "SWAVALAMBAN" to migrate the transactions to alternate / digital channels at branches having more than 5% branch transactions to total transactions (all channels) for three months from January 2023 to March 2023.
5	10/01/2023	1150/2022- 23	CDO/P&HRD-IR/62/2022 - 23	STAFF: MISCELLANEOUS HOUSING LOAN SCHEMES FOR STAFF CASES WHERE EMPLOYEES ARE DECEASED 1. WRITE-OFF OF IHL WHERE ACCOUNT IS NPA 2. WAIVER OF OUTSTANDING IN IHL WHERE ACCOUNT IS STANDARD ONE TIME GOODWILL PACKAGE FOR BEREAVED FAMILY	Home Loans are granted to employees of the Bank for acquiring suitable housing accommodation for them and their families, under Individual Housing Loan Scheme (IHLS). The employees can also avail Housing Loan on Commercial terms (like Public) to meet the shortfall in project cost.
6	10/01/2023	1151/2022- 23	NBG/SME/SCFU-e-DFS/158/2022 - 23	ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP WITH COLGATE PALMOLIVE (INDIA) LTD (COLGATE) FOR FINANCING THEIR STOCKIST / DISTRIBUTORS / DEALERS	We have entered into tie up with Colgate Palmolive (India) Ltd, in the year 2017. Tie up was last renewed in October, 2021 and details of the terms were issued vide circular no. NBG/SME/SCFU-SCF/77/2021-22 dated 05.10.2021.
7	10/01/2023	1152/2022 -23	NBG/SME/SCFU-e-DFS/159/2022 - 23	ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP WITH BOSCH LIMITED FOR FINANCING DEALERS OF POWER TOOLS DIVISION	We had entered into a tie up with Bosch Ltd for financing their dealers of Power Tools Division in the year 2016. Tie up was last renewed in April, 2021 and details of the terms and conditions were issued vide NBG/SME/SCFU-e-DFS/6/2021 - 22 dated 12.04.2021.
8	10/01/2023	1153/2022-23	NBG/SME/SCFU-e-DFS/160/2022 - 23	ELECTRONIC DEALER FINANCE SCHEME (e-DFS) NEW TIE-UP WITH RALLIS INDIA LIMITED (RIL) FOR FINANCING THEIR DISTRIBUTORS / DEALERS	We have entered into tie up with Rallis India Limited (RIL) for financing their distributors/dealers.
9	10/01/2023	1154/2022-23	NBG/SME/SCFU-e-DFS/161/2022 - 23	ELECTRONIC DEALER FINANCING SCHEME (e-DFS) RENEWAL OF TIE-UP WITH IFB INDUSTRIES LTD (IFBIL)- HOME APPLIANCES DIVISION FOR FINANCING DEALERS / FRANCHISEE	We refer to our circular no NBG/SME/SCFU-e-DFS/23/2021 - 22 dated 28.05.2021 for financing the dealers of IFB Industries Ltd. 2. The Tie up has now been renewed for next one year. The terms and conditions are given as Annexure I.
10	10/01/2023	1155/2023/23	NBG/SME/SCFU-e-DFS/162/2022 -23	ELECTRONIC DEALER FINANCE SCHEME (e-DFS) TRACTORS & FARM EQUIPMENTS LTD (TAFE) FOR FINANCING THEIR DEALERS	We refer to our circular no NBG/SME/SCFU-e-DFS/80/2021-22 dated 12.10.2021 for financing the dealers of Tractors & Farm Equipment Limited (TAFE). 2. The Tie up has now been renewed for next one year. The terms and conditions are given as Annexure I.
11	10/01/2023	1156/2022-23	NBG/ABUAC*IRCR OPLOANS/ 12/2022 - 23	i. CONVERSION OF KCC TO ATL DUE TO NATURAL CALAMITY: (6430-4279) ii. CONVERSION OF KCC TO ATL DUE TO SEVERE NATURAL CALAMITY: (6430-4183)	In this connection, our Bank has developed two products i.e., Conversion of KCC to ATL (6430-4179) and Conversion of KCC to ATL SEV CALA (6430-4183) for restructuring of KCC loans due to natural calamity and severe natural calamity, since Dec, 2017 and April, 2020, respectively (Refer Circular no. 1064/2017-18 dated 08.12.2017 and Circular no. 90/2020-21 dated 27.04.2020).

Shubhajyoti Chattopadhyay
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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
12	10/01/2023	1157/2022-23	CDO/P&HRD-CM/63/2022 - 23	STAFF: AWARD OUT OF CADRE PROMOTION AMENDMENT IN ELIGIBILITY CRITERIA UNDER DIFFERENT CHANNELS	Reduction in the qualifying marks by 5% in the written test under all channels
13	10/01/2023	1158/2022-23	CCO/CPPD-ADV/102 - 23	POLICY ON ACQUISITION & TRANSFER OF LOAN EXPOSURES WHICH ARE NOT IN DEFAULT	The policy envisages purchase and sale of standard assets which are not in default among Scheduled Commercial Banks, All India Financial Institutions, Small Finance Banks, NBFCs including HFCs.
14	10/01/2023	1159/2022-23	NBG/RE,H&HD-HL/48/2022 - 23	REHBU: HOME LOANS MODIFIED HOME LOAN APPLICATION FORM	Series of modifications have taken place in RAAS and RLMS since the roll out of these applications. As a result, the sequence of input fields/ no. of fields in existing Loan application form as well as RAAS fields have undergone changes.
15	11/01/2023	1160/2022-23	CFO/FRT-ACCOUNTS/5/2022 - 23	BRANCH PARKING ACCOUNT WITH INB FACILITY UNDER PRODUCT CODE 50162501	With reference to earlier instructions, it has been further decided to put following restriction with immediate effect. a) Restriction on Cash transactions including deposits and withdrawal through any channel. b) Restriction on Transfer of unreconciled balances from linked BGL Account (4898587) to Parking account. c) Restriction on issue of Demand Draft/Bankers Cheque/IOI by debit to this Account. d) Restriction on Issue of any debit/Credit Card or GRC in this account.
16	11/01/2023	1161/2022-23	NBG/TBU-FIs & SME/30/2022 - 23	POWER JYOTI (PRE UPLOAD) TBU New Opportunity Consultancy Private Limited (NOCP) Vashi Branch(10330)	Mumbai Metro Circle has entered into an agreement with New Opportunity Consultancy Private Limited for deposition of cash at our Branches by their designated employees.
17	11/01/2023	1162/2022-23	NBG/PBU/PL-EDUCATION/50/2022-23	EDUCATION LOAN :INCLUSION OF INSTITUTE UNDER APPROVED LIST OF SCHOLAR LOAN SCHEME-JSS MEDICAL COLLEGE MYSORE	Competent Authority has included JSS MEDICAL COLLEGE, MYSORE under Scholar Loan.
18	11/01/2023	1163/2022-23	NBG/PBU/PL-EDUCATION/51/2022-23	EDUCATION LOAN :INCLUSION OF INSTITUTE UNDER APPROVED LIST OF SCHOLAR LOAN SCHEME-YENEPOYA DENTAL COLLEGE MANGALORE	Competent Authority has included YENEPOYA DENTAL COLLEGE, MANGALORE UNDER SCHOLAR LOAN SCHEME.
19	11/01/2023	1164/2022-23	CDO/P&HRD-PM/64/2022-23	STAFF: MISCELLANEOUS CHANGE OF SURNAME IN SERVICE RECORD	Bank has issued guidelines and SOP for change of Surname in Service Records
20	11/01/2023	1165/2022-23	NBG/ABUAC*IR-AGRIBU/13/2022-23	SCHEME FOR DEBT SWAPPING OF BORROWERS PRODUCT CODE 6430-6171	Bank has issued guidelines for Debt Swapping of Borrowers with specific product code.
21	11/01/2022	1166/2022-23	GMUK/GMU/SP-MISC/25/2022/23	SBI E-FOREX REVISION IN THRESHOLD LIMITS TO INCREASE E-FOREX PENETRATION	Revision in Threshold of Sbi E-Forex to increase the E-Forex penetration.
22	12/01/2022	1167/2022-23	IBG/IBG-DOMESTIC (IBD)/29/2022-23	STANDARD OPERATING PROCEDURES(SOP) FOR HANDLING OPERATIONS IN SPECIFIC RUPEE VOSTRO ACCOUNTS (SRVA)	Bank has issued SOPs for Handling of specific Rupee Vostro Accounts.(SRVA)
23	12/01/2023	1168/2022-23	NBG/ABUAC*IR-CROP LOANS /14/2022-23	WORKING CAPITAL LOANS FOR PINEAPPLE CULTIVATION IN KERALA-MC-ACC-PINEAPPLE CULTIVATION(6530-1151)	Bank has issued guidelines and product code for working capital loans for pineapple cultivation in Kerala.
24	13/01/2023	1169/2022-23	RIT&S/COMP-OPS/2/2022-23	SOP ON ATTENDING INSPECTING OFFICIALS OF REGULATORS.	Bank has issued SOP for attending any inspecting officials of Regulators
25	13/01/2023	1170/2022-23	NBG/SME/SCFU-SCF/163/2022 - 23	Supply Chain Finance Unit Campaign: "SCF Ka SIKANDAR 3.0" (For onboarding of New proposals under e-DFS & e-VFS) from 15 th JANUARY 2023 to 20 th MARCH 2023 and Disbursement upto 31 st MARCH 2023	In order to tap the potential available, leads generated particularly in last quarter, to keep the momentum for onboarding new dealers and vendors and to achieve the desired targets for FY 2022-23, we have launched campaign i.e., "SCF Ka Sikandar 3.0" for sanction/ onboarding of new Dealers and Vendors starting from 15th January 2023 to 20th March 2023 and disbursement up to 31st March 2023. (For all existing and new tie-ups across sectors).
26	13/01/2023	1171/2022-23	CCO/CPPD-ADV/110/2022 - 23	MARGINAL COST OF FUNDS BASED LENDING RATE (MCLR), WITH EFFECT FROM - 15th JANUARY 2023	Operating Units shall take note of the above interest rates and display the information appropriately.
27	13/01/2023	1172/2022-23	NBG/NBG/AC-NBG- ATM/9/2022-23	STANDARD OPERATING PROCEDURE(SOP) FOR DISPOSAL OF ATM/ADWM/ (RECYCLER) /CDM/SW AYAM KIOSK	Competent authority has issued specific SOP for Disposal of ATMs, ADWM, RECYCLER & SAYAM KIOSKS CDMS.
28	13/01/2023	1173/2022-23	NBG/SME/SCFU-SCF/164/2022 - 23	ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL WITH MODIFICATION OF TIE-UP WITH POLY-CAB INDIA LTD (PII) FOR FINANCING THEIR DISTRIBUTORS / DEALERS	We have entered into tie up with Polycab India Ltd (PII), in 2010. The tie up was last renewed in October, 2021 and details of the terms and conditions were issued vide Circular NBG/SME/SCFU-e-DFS/78/2021-22 dated 11.10.2021.
29	13/01/2023	1174/2022-23	NBG/SME/SCFU-SCF/165/2022 - 23	ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP WITH M/s ITC LTD. (ITC) TRADE MARKETING & DISTRIBUTION (ITCFMCG) FOR FINANCING THEIR WHOLESALE DISTRIBUTORS/DEALERS	We have entered into tie up with M/s ITC Ltd. -Trade Marketing & Distribution (ITC-FMCG) for financing their wholesale distributors/dealers in the year 2019. The tie up was last renewed in December, 2021 and details of the tie-up were issued vide Circular NBG/SME/SCFU-e-DFS/135/2021-22, dated 21.12.2021.
30	13/01/2023	1175/2022-23	NBG/SME/SCFU-SCF/166/2022 - 23	ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP WITH SCHNEIDER ELECTRIC INDIA PVT LTD. (SEIPL) FOR FINANCING THEIR DISTRIBUTORS / DEALERS	We had entered into tie up with Larsen and Toubro, Electric & Automation Div. (LTEA), in 2016. In the year 2020, LTEA was acquired by Schneider Electric India Pvt Ltd. (SEIPL). Subsequently, we entered into tie-up with SEIPL in 2020 in order to continue financing to distributors/dealers of erstwhile LTEA and distributors/dealers of SEIPL
31	13/01/2023	1176/2022-23	NBG/SME/SCFU-SCF/167/2022 - 23	ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE UP WITH XIAOMI TECHNOLOGY INDIA PVT. LTD. (XTIPL) FOR FINANCING THEIR DISTRIBUTORS / DEALERS	We have entered into tie up with Xiaomi Technology India Pvt. Ltd. (XTIPL) in 2018. The tie up was last renewed in November, 2021 and details of the terms were issued vide Circular NBG/SME/SCFU-e-DFS/103/2021-22 dated 03.11.2021.

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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
32	13/01/2023	1177/2022-23	RB&O/COO/Ops/V M(Non-IT)/1/2022 - 23	GUIDELINES FOR REPORTING DETAILS OF THE OUTSOURCED SERVICE PROVIDER TERMINATED BY THEBANK TO IBA	Please refer to Bank's Outsourced Policy {available at SBI Times My Workplace Department-1 Banking Operations Department VendorManagement(Non-IT)} which read as
33	13/01/2023	1178/2022-23	NBG/SME/SCFU- SCF/168/2022 - 23	ELECTRONIC DEALER FINANCE SCHEME (e- DFS) RENEWAL OF TIE-UP WITH DAIKIN AIR- CONDITIONING INDIA PVT LTD FOR FINANCING THEIR DISTRIBUTORS / DEALERS	We had entered into tie up with Daikin Air-conditioning India Pvt Ltd (DAIPL) for financing their distributors/dealers in October, 2016. The tie up was last renewed in September, 202021 and details of the scheme were issued vide Circular NBG/SME/SCFU-e- DFS/72/2021-22 dated 21.09.2021.

With revolutionary greetings,



Shubhajyoti Chattopadhyay
(General Secretary)