

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

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

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Circular No.14/2023

Date: 22.01.2023

**To All Members (Please Circulate)**

### **EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE (15.01.2023 to 21.01.2023)**

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 15.01.2023 to 21.01.2023. We are delighted to bring out this compilation under **empowerment series** for circulation amongst members

#### **SYNOPSIS OF CIRCULARS ISSUED BETWEEN 15.01.2023 TO 21.01.2023**

SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	17/01/2023	1180/2022-23	R&DB/PBU/CD&e-COM-GL/28/2022-23	PBBU-REVISION IN RATE OF INTEREST LAS, LAD, E COMM AND P GOLD LOANS W.E.F. 15.01.2023	Rate of interest LAS, LAD, E COMM and P Gold Loans has been revised with effect from 15.01.2023. Details is annexed in the circular
2	18/01/2023	1181/2022-23	NBG/PBU/PL-EDUCATION/52/2022-23	EDUCATION LOAN-INCLUSION OF INSTITUTE (NDIM) UNDER APPROVED LIST OF SCHOLAR LOAN SCHEME	Bank has included institutes (NDIM) under approved list of scholar loan scheme as per annexure.
3	18/01/2023	1182/2022-23	GMUK/GMU/SP-MISC/26/2022-23	MODIFICATIONS IN STANDARD OPERATING PROCEDURE (SOP) FOR DERIVATIVE DEALS WITH CUSTOMERS	Standard Operating Procedure (SOP) for derivative deals with customers has been modified which will act as a guiding force for the operating functionaries for smooth conduct of business. Detailed SOP is enclosed.
4	18/01/2023	1183/2022-23	NBG/RE,H&HD-HL/49/2022-23	REAL ESTATE AND HOUSING BUSINESS UNIT HOME & HOME RELATED LOANS :MODIFICATION IN INSTRUCTIONS	Bank has modified the instruction for Home and Home related Loans. Details are as per Circler
5	18/01/2023	1184/2022-23	IBG/IBG-Domestic(IBD)/30/2022-23	FOREIGN INVESTMENT IN INDIA - RATIONALISATION OF REPORTING IN SINGLE MASTER FORM(SMF) ON FIRMS PORTAL	Bank has defined rationalization of reporting in single master form(SMF) on firms portal as per described in circular.
6	18/01/2023	1185/2022-23	CFO/FRT-GENERAL/6/2022-23	COMPILATION OF RETURN ON CAPITAL ADEQUACY (CAR-B III) GUIDELINES FOR OPERATING UNITS FOR ENSURING CORRECT CAPITAL CHARGE CALCULATION	Compilation of return on Capital Adequacy (CAR-B III) guidelines for operating units for ensuring correct capital charge calculation,
7	18/01/2023	1186/2022-23	NBG/SMEBU-SME ADVANC/2022-23	SME BUSINESS LOAN PRODUCT "SURYA SHAKTI SOLAR FINANCE": NEW TIE-UP WITH MAHINDRA SOLARIZE PVT LTD	Bank has set up new tie-up with Mahindra Solarize Pvt Ltd for under SME Business loan product "Surya Shakti Solar Finance". Details is as per annexure
8	18/01/2023	1187/2022-23	CDO/P*HRD-PPFG/65/2022-23	PROJECT SBI CARES ONLINE AIR TICKET BOOKING FACILITY IN HRMS	Bank has introduced "Project SBI Cares online Air Ticket Booking facility" in HRMS
9	18/01/2023	1188/2022-23	NBG/SME/SCFU-e-DFS/169/2022-23	ELECTRONIC DEALER FINANCE SCHEME (E-DFS): RENEWAL OF E-DFS TIE UP WITH MODIFICATION FOR FINANCING THE DEALERS OF HYUNDAI MOTOR INDIA LTD (HMIL)	Bank had entered into a tie up with Hyundai Motor India Ltd (HMIL) for financing their dealers under e-DFS scheme. Now the tie-up has been renewed with modification for the period of 12 months on the terms and conditions, placed at Annexure-I.
10	18/01/2023	1189/2022-23		CIRCULAR STANDS WITHDRAWN	
11	19/01/2023	1190/2022-23	NBG/PBU/PL-PERLOANS/53/2022-23	XPRESS CREDIT : MODIFICATIONS UNDER THE SCHEME	Bank has modified the Scheme for Xpress Credit and placed as circular.
12	19/01/2023	1191/2022-23	CRO/RMD-CRMD/15/2022-23	REVIEW OF RISK ADJUSTED RETURN ON CAPITAL (RAROC) FRAMEWORK	Risk adjusted return of Capital (RAROC) Framework has been reviewed by the Bank as described in Circular
13	19/01/2023	1192/2022-23	NBG/SME/SCFU-SCF/170/2022-23	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) MODIFICATION OD TIE-UP: SAMSUNG INDIAELECTRONICS PVT LTD (SIEPL) CONSUMER ELECTRONCS (CE) DIVISION FOR FINANCING THEIR DISTRIBUTORS/ DEALERS	Bank had entered into a tie up with Samsung India Electronics Pvt Ltd (SIEPL) for financing their distributors/dealers under e-DFS scheme. Now the tie-up has been modified on the terms and conditions, placed at Annexure-I.
14	19/01/2023	1193/2022-23	NBG/SME/SCFU-e-DFS/171/2022-23	ELECTRONIC DEALER FINANCING SCHEME (E-DFS) RENEWAL OF E-DFS TIE-UP WITH SIGNIFY INNOVATIONS INDIA LIMITED (SIIL) FOR FINANCING THEIR STOCKISTA/DISTRIBUTORS	Bank had entered into a tie up with Signify Innovations India Limited(SIIL) for financing their dealers under e-DFS scheme . Now the tie-up has been renewed for the period of 12 months on the terms and conditions, placed at Annexure-I.

**Shubhajyoti Chattopadhyay**

General Secretary

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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
15	20/01/2023	1194/2022-23	NBG/PBU/PL- EDUCATION/54/2022-23	EDUCATION LOAN-STUDENT LOAN SCHEME	Bank has placed guideline on student loan scheme as circular.
16	20/01/2023	1195/2022-23		CIRCULAR STAND WITHDRAWN	
17	20/01/2023	1196/2022-23	CCO/CPD- ADV/112/2022-23	BASEL III CAPITAL REGULATIONS – ELIGIBLE CREDIT RATING AGENCIES (CRAS)	Lists of eligible credit rating agencies (CRAS) for BASEL III Capital Regulations
18	20/01/2023	1197/2022-23	NBG/PBU/AL- AUTOLOAN/30/2022-23	E-CIRCULAR ON REVISION IN ROI OF AUTO LOANS W.E.F 15.01.2023	Bank has revised in rate of interests of auto loans w.e.f. 15.01.2023
19	20/01/2023	1198/2022-23	CCO/CPD- ADV/113/2022-23	HEDGING POLICY FOR FOREX EXPOSURE OF BORROWERS	Hedging policy for forex exposure of Borrowers
20	20/01/2023	1199/2022-23	CCO/CPD- ADV/114/2022-23	REVIEW OF POLICY: PRUDENTIAL FRAMEWORK FOR RESOLUTION OF STRESSED ASSET	Bank has reviewed the policy of prudential framework for resolution of stressed asset.
21	21/01/2023	1200/2022-23	R&DB/BOD-IBA/32/2022-23	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS TO MEMBER BANKS – MONTHLY REPORT	Monthly report of IBA Scheme for recommending operators to member Banks
22	21/01/2023	1201/2022-23	TB-S&SP/PA/ SBlePay Lite/3/2022-23	MASTER CIRCULAR SBIEPAY LITE	A master circular on SBI E-pay Lite has been prepared which will act as a guiding force for the operating functionaries for smooth conduct of business.
23	21/01/2023	1202/2022-23	IAD/IAD-RFIA/14/2022-23	RISK FOCUSED INTERNAL AUDIT (RFIA) COMPLIANCE AUDIT UNIVERSE – REVISION OF NORMS	Bank has revised norms of Risk Focused Internal Audit (RFIA) compliance audit universe.
24	21/01/2023	1203/2022-23	TB-S&SP/PA/ SB Collect/4/2022-23	MASTER CIRCULAR ON STATE BANK COLLECT	A master circular on State Bank Collect has been prepared which will act as a guiding force for the operating functionaries for smooth conduct of business.
25	21/01/2023	1204/2022-23	IT/GLOBALIT-PR/16/2022-23	IBM PRODUCTS: AGGREGATE CAPPED PROGRAM (ACP) WITH M/S IBM FOR IBM MIDDLEWARE PRODUCTS ALONG WITH SUPPORT & SUBSCRIPTION (S&S) FOR THE PERIOD 01.10.2022 TO 30.09.2025	Aggregate Capped Program (ACP) with M/S IBM for IBM Middleware Products along with support & Subscription (S&S) for the period 01.10.2022 to 30.09.2025
26	21/01/2023	1205/2022-23	CDO/RTI-RTI/4/2022-23	STANDARD OPERATING PROCEDURE (SOP) FOR HANDLING LEGAL CASES	A Standard Operating Procedure (SOP) for handling of legal cases has been prepared which will act as a guiding force for the operating functionaries for smooth conduct of business. Detailed SOP is enclosed.
27	21/01/2023	1206/2022-23	NBG/GAD-GOVT AC/25/2022-23	SETTLEMENT OF CENTRAL GOVERNMENT TRANSACTIONS STANDARD OPERATING PROCEDURE (SOP)	A Standard Operating Procedure (SOP) on settlement of central government transactions has been prepared which will act as a guiding force for the operating functionaries for smooth conduct of business. Detailed SOP is enclosed.

With revolutionary greetings,



**Shubhajoti Chattopadhyay**  
(General Secretary)

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General Secretary  
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