

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

1, STRAND ROAD, KOLKATA-700 001.

Phone: 2213-0663, 2213-0154, 2213-0665 (after 5.30 P.M.), Fax : (033) 2210-1684



e-mail: sbioabengalcircle@gmail.com
www.sbioabengal.com

Circular No.53/2023

Date: 02.04.2023

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE (26.03.2023 to 01.04.2023)

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 26.03.2023 to 01.04.2023. We are delighted to bring out this compilation under **empowerment series** for circulation amongst members

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 26.03.2023 TO 01.04.2023

SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	27/03/23	1465/2022- 23	NBG/PBU/PL-PERLOANS/66/2022 - 23	MASTER CIRCULAR - PENSION LOAN	A ready reference incorporating the instructions issued by different circulars from time to time till 10.03.2023 are reproduced as Annexures to this circular for the convenience of the Operating Units. The instructions contained herein supersede all the earlier instructions issued over a period of time.
2	27/03/23	1466/2022 - 23	NBG/GAD-GBU/29/2022 - 23	CENTRAL GOVERNMENT BUSINESS REPORTING AND ACCOUNTING OF CENTRAL GOVERNMENT TRANSACTIONS OF MARCH 2023	It has been decided by RBI in consultation with Government of India that the date of closure of residual transactions for the month of March 2023 would be 10th April 2023 for the Financial Year 2022-23. Details are as per circular
3	27/03/23	1467/2022 - 23	NBG/GAD-GBU/30/2022 - 23	ANNUAL CLOSING OF GOVERNMENT ACCOUNTS TRANSACTIONS OF CENTRAL/STATE GOVERNMENTS SPECIAL MEASURES FOR THE CURRENT FINANCIAL YEAR (2022-23)	Special arrangements for transactions, reporting and accounting would need to be done this year for annual closing of Government account for this financial year 2022-23, as advised by RBI.
4	27/03/23	1468/2022 - 23	NBG/PBU/LIMA-TD/34/2022 - 23	"SBI WECARE" SCHEME, EXTENSION OF SCHEME TILL 30.06.2023	It has now been decided that 'SBI WECARE' Term Deposit scheme is extended till 30.06.2023. All other terms and conditions shall remain unchanged. Moreover, the additional premium for 'SBI WECARE' scheme was increased from 30 bps to 50 bps (over & above the existing premium of 50 bps over Card Rate for Public on their Term Deposits for '5 Years and above' tenor), vide Circular No. CFO/IT-ALM#INTEREST/ 10/2022-23 dated 12 December 2022, which remains unchanged.
5	27/03/23	1469/2022 - 23	NBG/PBU/PL-PERLOANS/67/2022 - 23	CLARIFICATIONS: RISK MITIGATED PRODUCT XPRESS CREDIT	Bank has provided clarifications about the instructions mentioned in Circular No.: NBG/PBU/PL-PERLOANS /59/2022 – 23 dated 22 nd February 2023 wherein the product - RMP Xpress Credit was reintroduced.
6	27/03/23	1470/2022 - 23	NBG/PBU/PL-PERLOANS/68/2022 - 23	MASTER CIRCULAR - XPRESS CREDIT	A ready reference incorporating the instructions issued by different circulars from time to time till 15.03.2023 are reproduced as Annexures to this circular for the convenience of the Operating Units. The instructions contained herein supersede all the earlier instructions issued over a period of time.
7	27/03/23	1471/2022 - 23	NBG/SME/SCFU-e-DFS/219/2022 - 23	ELECTRONIC DEALER FINANCING SCHEME (E-DFS) RENEWAL OF EDFS TIE-UP WITH PANASONIC LIFE SOLUTIONS INDIA PVT. LTD. (PLSPL)	Bank has entered into eDFS tie up with Panasonic Life Solutions India Pvt. Ltd. (PLSPL) erstwhile Anchor Electricals Pvt Ltd (AEPL) since August 2018. The tie-up was last renewed in October 2021 and instructions were circulated vide circular NBG/SME/SCFU-e-DFS/107/2021 -22 dated 11-11-2021. The tie-up has been approved for a further period of one year. Terms & conditions of the tie-up arrangement are placed as Annexure-I & Comfort Letter format in Annexure-II.
8	27/03/23	1472/2022 - 23	AML-CFT/AML-CFT-MEASURES/7/2022 - 23	AML-CFT MEASURES DO'S AND DON'TS FOR OPERATING UNITS / FUNCTIONARIES	For ease of operations at Branches/Operating Units from AML/CFT perspective, an e-Circular regarding DO's & DON'Ts was prepared and issued by AML/CFT Department which should be used by the staff after receiving communications from customers/AGM (SI)/AML CFT cell. The same is enclosed as Annexure-I
9	27/03/23	1473/2022 - 23	NBG/PBU/PL-EDUCATION/69/2022 - 23	EDUCATION LOAN CLARIFICATION ON QUERIES MADE BY CIRCLES	Bank has provided clarifications on various operational aspects related to Education Loan which require specific instructions to avoid dependence of decision making on interpretations at the operating levels.

Shubhajyoti Chattopadhyay
General Secretary
Mobile : 9434551152

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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
10	28/03/23	1474/2022 - 23	NBG/SME/SCFU-e-DFS/220/ 2022 - 23	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (E-DFS): RENEWAL-CUM-MODIFICATION OF TIE UP WITH TOTAL ENERGIES MARKETING INDIA PVT. LTD.(TEMIPL) FOR FINANCING THEIR LUBRICANT & LPG DEALERS	Bank had entered into a tie-up with Total Energies Marketing India Pvt. Ltd. (erstwhile Total Oil India Pvt. Ltd.) for financing their Lubricant & LPG Division dealers / distributors, under e-DFS scheme, during February 2020. The tie up was last renewed on 05.03.2022 and instructions, in this regard, were issued vide e-Circular No. NBG/SME/SCFU-e-DFS/172/2021-22 dated 16.03.2022. The tie-up has now been renewed for the further period of 12 months on the modified terms and conditions, placed at Annexure-I.
11	28/03/23	1475/2022 - 23	NBG/SME/SCFU-e-DFS/221/ 2022 - 23	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (E-DFS): RENEWAL OF TIE-UP WITH BIRLA CORPORATION LTD.(BCL) FOR FINANCING THEIR DISTRIBUTORS / DEALERS	Bank had entered into tie-up with Birla Corporation Ltd. (BCL) for financing their dealers in the FY 2020-21 and last renewal instructions were issued vide e-Circular no. NBG/SME/SCFU-e#DFS/29/2021-22 dated 15.06 2021. The tie-up has now been renewed for the further period of 12 months on the existing terms and conditions, placed at Annexure-I.
12	28/03/23	1476/2022 - 23	NBG/SME/SCFU-e-DFS/222/ 2022 - 23	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (E-DFS): RENEWAL OF TIE-UP WITH RCCPL PVT. LTD. (RPL) FOR FINANCING THEIR DISTRIBUTORS / DEALERS	Bank had entered into tie-up with RCCPL Pvt. Ltd., for financing their dealers in the FY 2020-21 and last renewal instructions were issued vide e-Circular no. NBG/SME/SCFU-e#DFS/30/2021-22 dated 15.06.2021 respectively. The tie-up has now been renewed for the further period of 12 months on the existing terms and conditions, placed at Annexure-I.
13	28/03/23	1477/2022 - 23	NBG/SME/SCFU-e-DFS/223/ 2022 - 23	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME: RENEWAL OF TIE-UP WITH VOLTAS LTD. (UNITARY PRODUCTS BUSINESS GROUP) - FOR FINANCING THEIR DEALERS / DISTRIBUTORS	Bank had entered into a tie-up with Voltas Limited, for financing their dealers/ distributors under e-DFS scheme during March 2016. The tie up was last renewed on 23.02.2022 and instructions, in this regard, were issued vide e-Circular No. NBG/SME/SCFU-e#DFS/184/2021 - 22 dated 24.03.2022. The tie-up has now been renewed for the further period of 12 months on the terms and conditions, placed at Annexure-I.
14	28/03/23	1478/2022 - 23	NBG/FI & MM/BC/CSP/19/2022 - 23	SOP ON INVESTIGATION AND CRYSTALLIZATION OF BC CHANNEL FRAUDS	The Standard Operating Procedure (SOP) on Investigation and Crystallization of BC channel frauds was advised vide e-Circular no. NBG/FIMF/BC/CSP/20/2019 – 20 dated 18.12.2019. The SOP has since been reviewed. An indicative time-chart for completion of key activities during investigation and crystallization of fraud is prepared. To ensure that aggrieved customers are compensated, timelines have been defined. The revised SOP is attached as Annexure – I to this circular.
15	28/03/23	1479/2022 - 23	NBG/PB/C^ITU-CSP/12/ 2022 - 23	SPECIAL SALARY PACKAGE FOR EMPLOYEES OF SELECT CAG/ CCG CORPORATES, CONSULTANCY FIRMS (CFS) & CREDIT RATING COMPANIES (CRCS)	To improve our penetration in Private Corporates vis-à-vis our peers in terms of Salary Accounts, Retail Loan products and to compete with Private Banks, Competent Authority has approved enhancements as under for select Corporates under CAG/ CCG Vertical, Consultancy Firms and Rating entities (List of Corporates attached as Annexure – I) as mentioned in circular.
16	28/03/23	1480/2022 - 23	NBG/SMEBU-SME ADVANC/ 83/2022 - 23	SME BUSINESS: LOAN PRODUCT "SURYA SHAKTI SOLAR FINANCE": NEW TIE-UP WITH REDINGTON LIMITED	The Product 'Surya Shakti Solar Finance' was introduced in January 2022 and Surya Shakti Cell (SSC) was created for centralised processing of Solar Term loan proposals pan-India of loan amount upto Rs.4 Crs (capacity upto 1 MW). 2. Under the Product, an MOU has been entered with Redington Limited, one of the reputed solar companies. The leads referred by Redington Limited will also be considered for financing under the Product. For identification, the following new Product Codes have been created in CBS for the borrowers referred by Redington Limited and installing the Solar equipments: Facility Product Code Product Description Term Loan 64004146 EB-MSME-REDNGT-SURYASHAK (MSME units) Term Loan 64404146 EB-NMSME-REDNGT-SURYASHA (Non-MSME units) Bank enclose the following for ready reference: Annexure-1: Product Features / Terms Annexure-2: Process Flow / SOP
17	28/03/23	1481/2022 - 23	IBG/IBG-Domestic(IBD)/35/2022 - 23	"HUB & SPOKE MODEL" FOR MTT DEFAULT REPORTING TO RESPECTIVE RBI REGIONAL OFFICE: MAPPING OF NEWLY AUTHORISED BRANCH	In view of the authorisation of a new Branch to conduct MTT Business, this Branch(Spoke Branch) is since mapped to CCG Branch (Hub Branch) for Half Yearly MTT Default Reporting to RBI RO with all other conditions, mentioned in the e-Circular no. IBG/IBG- Domestic (IBD)/17/2020 – 21 dated 17.10.2020, remain unchanged. Half Yearly MTT Default Reporting to RBI – Addition of new Branch.
18	28/03/23	1482/2022 - 23	NBG-AB-IC&GL-INVESTMENT CREDIT/44/2022 - 23	ABU&GSS DEPARTMENT - TRACTOR & FARM MACHANIZATION PRODUCT - APPROVAL OF TRACTOR MODELS - MANUFACTURER: M/S GROWMAX AGRI EQUIPMENT LTD (GAEL)	Bank have entered into a MoU with M/s Growmax Agri Equipment Ltd (GAEL) for financing Tractor under Corporate Tie up through their dealers network across the country. Guidelines have been issued vide e-Circular Sl. No.: 1411/2022- 23 dated 10.03.2023. We advise that the tractor models (list attached as Annexure-I) are in compliance with the provision of Rule 126 of the Central Motor Vehicle Rules, 1989 and have been approved to be included in the list of approved models of tractor for financing by bank.
19	29/03/23	1483/2022 - 23	NBG/MGL/20/2022 - 23	METAL GOLD LOAN : STANDARD OPERATING PROCEDURE	The Bank has been extending Metal Gold Loan facility to our customers through its Designated Branches handling this activity based on the guidelines issued by the Bank from time to time. Bank is pleased to provide the operating functionalities with the Standard Operating Procedure (placed as Annexure) updated with all the instructions up to 28th February 2023. A copy of the SOP is also placed in SBI Times under path: SBI Times>My Workplace>Master Circular/SOP/Policies>SOP head.

Shubhajyoti Chattopadhyay

General Secretary

Mobile : 9434551152

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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
20	29/03/23	1484/2022 - 23	CCO/CPD-ADV/132/2022 - 23	RISK GRADING OF SECTORS/ INDUSTRIES - INDUSTRY RISK PREMIUM (IRP)	The instructions from the captioned circulars are reiterated as under: i. IRP shall be applicable only for sanction of new facilities or enhancements given to existing customers. ii. IRP shall not be applicable for renewable energy sector exposures. iii. Operating units to include IRP as a part of spread and not to mention it separately in the sanction template and arrangement letter as well. iv. Operating units shall not disclose IRP separately by issuing any letter to the borrower. However, at the time of renewal / review of the facilities, efforts shall be made to negotiate the pricing/concessions in such a manner that IRP is effectively recovered. v. The following categories of borrowers shall be excluded from charging IRP: i) CRA of the Borrower/ Unit is within the threshold of CRA as prescribed by CRMD in respect of Industry Exposure setting. ii) Navratna, Maharatna & PSUs iii) Units with ECR of AAA & AA and CPSEs (both +/- included) iv) Trading activities associated with above cited sectors/industries (including exposure under e-DFS / e-VFS scheme of the Bank).
21	29/03/23	1485/2022 - 23	NBG/SOP MPLADS CSS/CNA/6/2022 - 23	SOP ON MPLAD SCHEME UNDER CSS : CNA MECHANISM	a SOP containing details of roles of various functionaries / helplines / escalation matrix etc. has been prepared for use of operating functionaries /units. Helpdesk (Point of contact, set up at New Delhi Main Branch) Email IDs Phone No. helpdesk1.mplads@sbi.co.in 1-800-113-7002 helpdesk2.mplads@sbi.co.in 011-2337 4361 The detailed escalation matrix is mentioned in the SOP. The path of SOP is as under. SBI Times > My workplace > Manuals / Master Circular/ Policies / SOP > SOP > GAD
22	29/03/23	1486/2022 - 23	NBG/RE.H&HD-HL/61/2022 - 23	REHBU: HOME RELATED LOAN: DISCONTINUATION OF SMART HOME TOP UP LOAN	Due to low traction of the product, it has been decided to discontinue "Smart Home Top-up Loan" product with immediate effect. The Product stands withdrawn from the date of issue of this circular. Accordingly, no new loans to be opened under the product codes and all existing loan accounts will continue till its liquidation. The existing repayment instructions recorded in all such loans should continue till liquidation of the loans. The active Product Codes have since been inactivated in CBS.
23	29/03/23	1487/2022 - 23	GMUK/GMU/SP-MISC/31/2022 - 23	FOREIGN CURRENCY NOTES (FCN): REVIEW OF RETENTION LIMIT	The Competent Authority has accorded approval for revision in retention limit of Foreign Currency Notes of the Circles. The revised Retention Limit will be valid till 31.03.2024 and is placed as Annexure I. This may be apportioned among the identified branches by the respective Circles within 30.04.2023. The list of identified branches with the allocated limits have to be advised to GMU-Kolkata by 15.05.2023.
24	29/03/23	1488/2022 - 23	IBG/IBG-Domestic(IBD)/36/2022 - 23	FOREIGN CONTRIBUTION (REGULATION) AMENDMENT ACT-2020 EXTENSION OF VALIDITY OF REGISTRATION CERTIFICATE UP TO 30.09.2023	MHA Public Notice dated 24.03.2023, extension of validity of FCRA registration certificate
25	31/03/23	1489/2022 - 23	CDO/P&HRD-IR/77/2022 - 23	ROLL OUT OF ONLINE BOOKING FACILITY OF HOLIDAY HOME	Bank advise that the process of Holiday Home booking has now been automated. The Online booking facility which will enhance transparency in the booking process will be rolled out w.e.f. 01.04.2023. This facility will be available to our employees- both serving and retired through HRMS portal.
26	31/03/23	1490/2022 - 23	NBG/PBU/PL-STUDENT/70/2022 - 23	EDUCATION LOAN - MODIFICATION UNDER STUDENT LOAN	Competent Authority has approved following modification under Student Loan, details as per circular.
27	31/03/23	1491/2022 - 23	NBG/PBBU-PMD-GL/21/ 2022 - 23	GOLD LOANS: MARKET & ADVANCE VALUE OF GOLD FOR AGRI, SME & PB EFFECTIVE FROM 01.04.2023	We refer to e- Circular No. NBG/PBBU-PMD-GL/19/2022 - 23 dated 28.02.2023 advising the Market Value and Advance Value of Gold, effective from 01.03.2023 and As per regular monthly review, revised market Value and Advance Value per gram of Gold with effect from 01.04.2023 as per details of circular.
28	31/03/23	1492/2022 - 23	NBG/SME/SCFU-e-DFS/224/ 2022 - 23	ELECTRONIC DEALER FINANCING SCHEME (E-DFS) RENEWAL OF EDFS TIE-UP WITH HPL ELECTRIC & POWER LTD. (HPLEPL) FOR FINANCING THEIR DEALERS/DISTRIBUTORS	Bank has entered into eDFS Tie-up with M/S HPL Electric & Power Ltd (HPLEPL) in the year 2019. The Tie-up was last renewed in March 2022 and circular was issued vide NBG/SME/SCFU-eDFS/183/2021 - 22 date 24-03-2022 for a period of 1 year. The tie-up has been approved for a further period of one year. Terms & conditions of the tie-up arrangement are placed as Annexure-I & Comfort Letter format in Annexure-II
29	31/03/23	1493/2022 - 23	NBG/SME/SCFU-e-DFS/225/ 2022 - 23	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) NEW TIE-UP: HI-TECH PIPES LTD (HTPL) FOR FINANCING THEIR DEALERS	Bank has entered into an e-DFS tie-up with HI-TECH PIPES LTD (HTPL) for financing their dealers/distributors. The detailed Terms and Conditions are given as Annexure.

Shubhajyoti Chattopadhyay
General Secretary
Mobile : 9434551152

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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
30	31/03/23	1494/2022 - 23	NBG/SME/SCFU-e-DFS/226/ 2022 - 23	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) TIE-UP WITH OPPO MOBILE INDIA PVT LTD (OMIPL) FOR FINANCING DISTRIBUTORS OF MOBILES & RELATED PRODUCTS UNDER THE BRAND NAME "OPPO", "REALME" AND "ONEPLUS" RENE	Bank has entered into e-DFS tie-up with OPPO Mobile India Pvt Ltd(OMIPL)and its 14 State Distributors (Sds)/ Super distributors during Feb 2020 - May2021 for extending finance to the distributors of mobiles & related products under the brand name "REALME", "OPPO" and "ONEPLUS". Circular instructions were issued during Feb 2020- May2021 as and when MoUs were executed. The Tie up has now been renewed for a further period of 12 months on existing terms and conditions. The detailed terms and conditions are given as Annexure I.
31	31/03/23	1495/2022 - 23	NBG/SME/SCFU-e-DFS/227/ 2022 - 23	ELECTRONIC DEALER FINANCING SCHEME (E-DFS): TIE-UP WITH STEEL AUTHORITY OF INDIA LTD (SAIL): RENEWAL OF TIE-UPS WITH MODIFICATIONS	Bank has entered into 3 different tie-ups with M/s Steel Authority of India Limited (SAIL) (details as under):- I. The e-DFS tie up with M/s Steel Authority of India Limited for financing their dealers / distributors/ MoU Customers (non-manufacturers). II. The e-DFS tie up with M/s Steel Authority of India Limited for financing their MoU customers (fabricators, manufacturers, consumers, project customers). III. The e-DFS tie up with M/s Steel Authority of India Limited for financing their Dealers through SAIL Distributors. These Tie-ups were last renewed in October 2021 and details of the terms were issued vide Circular No. NBG/SME/SCFU-e-DFS/85/2021-22 dated 21.10.2021. The tie-ups have now been renewed for a further period of 12 months. The detailed terms and conditions are given as Annexure I, Annexure II and Annexure III.
32	31/03/23	1496/2022 - 23	NBG/SME/SCFU-e-DFS/228/ 2022 - 23	ELECTRONIC DEALER FINANCE SCHEME (E-DFS): NEW TIE UP WITH TATA PASSENGER ELECTRIC MOBILITY LIMITED (TPEML) FOR FINANCING THEIR ELECTRIC VEHICLE DEALERS	We have entered into a new e-DFS tie-up with Tata Passenger Electric Mobility Limited (TPEML) for financing their Dealers. Terms & conditions of tie-up arrangement with Tata Passenger Electric Mobility Limited (TPEML) are placed at Annexure-I.
33	31/03/23	1497/2022 - 23	DB&T/DT & eComm-YONO/ 5/2022 - 23	STANDARD OPERATING PROCEDURE (SOP) ON LIABILITY PRODUCTS THROUGH RINB/YONO LITE	Bank has prepared a detailed Standard Operating Procedure (SOP), along with Frequently Asked Questions (FAQs) on Liability products through RINB/YONO Lite. SOP on RINB is as per Annexure I and YONO Lite as per annexure II.
34	31/03/23	1498/2022 - 23	CCO/CPD-ADV/133/2022 - 23	CAPTURING DETAILS OF DISCOUNTING OF BILLS UNDER OWN BANK LETTER OF CREDIT	Capturing details of discounting of bills under own bank letter of credit.
35	31/03/23	1499/2022 - 23	CCRO/Op-Risk/10/2022 - 23	ROLL OUT OF INCIDENT MANAGEMENT ANALYSIS DASHBOARD ACROSS BANK FROM 01.04.2023	Operational Risk Management:: Roll out of Incident Management Analysis Dashboard Across Bank from 01.04.2023
36	31/03/23	1500/2022 - 23	NBG/TBU-LTP/34/2022 - 23	CURRENT ACCOUNT: POWER JYOTI AND POWER JYOTI PUL MODIFICATION IN SERVICE CHARGES	The Appropriate Authority has approved modification in service charges for Power Jyoti Current Account Product variants (Power Jyoti- 5091 2401 and Power Jyoti PUL- 5091 2421). Details of revised service charges are as circular.
37	31/03/23	1501/2022 - 23	NBG/GAD-OTLAS/31/2022 - 23	MIGRATION OF OLTAS MODULE ON ACCOUNT OF ROLLOUT OF TAX INFORMATION NETWORK 2.0 (TIN 2.0)	CBDT has advised the Bank to migrate from existing OLTAS Application to TIN 2.0 from 24:00 hours of 31.03.2023. On the roll out of TIN 2.0 Application, all branches will be authorised to collect Direct taxes through TIN 2.0 screen of GBSS software. Upon rollout of TIN 2.0, OLTAS module for Receipt transactions in GBSS will be de#activated and new screen for TIN 2.0 under GBSS will be made available at the front#end for OTC transactions in all the branches.
38	31/03/23	1502/2022 - 23	NBG/SME/SCFU-e-DFS/229/ 2022 - 23	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCING SCHEME (E-DFS): RENEWAL OF TIE-UP WITH INDIAN OIL CORPORATION LTD (POLYMER DIVISION) FOR FINANCING DCA / DOPW	Bank had entered into a tie-up with Indian Oil Corporation Ltd (Polymer Division) for financing their Consignment Stockist / Del Credere Agents under e-DFS during FY 2010-11. The tie-up was last renewed on 22.03.2022 and circular instructions were issued vide e-Circular no. NBG/SME/SCFU-e-DFS/9/2022 - 23 dated 13.04.2022. The tie-up has now been renewed for the further period of 12 months on the terms and conditions, placed at Annexure-I.
39	31/03/23	1503/2022 - 23	NBG/SME/SCFU-e-DFS/230/ 2022 - 23	ELECTRONIC DEALER FINANCING SCHEME (E-DFS) RENEWAL OF EDFS TIE-UP WITH SOMANY HOME INNOVATION LIMITED (SHIL) FOR FINANCING THEIR STOCKISTS/DISTRIBUTORS	Bank had entered into a tie up with Somany Home Innovation Limited (Erstwhile HSIL Ltd.) for financing their dealers/ Distributors under e-DFS in December 2018. In 2019 HSIL Ltd., a group company of SHIL demerged its consumer product division into Somany Home innovation Limited and Building product division into Brilloca Limited. The tie-up was last renewed in the name of Somany Home Innovation Limited in the month of May 2022 and instructions were circulated vide circular NBG/SME/SCFU-e#DFS/20/2020 -21 dated 04-05-2022. The tie-up has been approved for a further period of one year. Terms & conditions of the tie-up arrangement are placed as Annexure-I & Comfort Letter format in Annexure-II.

Shubhajyoti Chattopadhyay

General Secretary
Mobile : 9434551152

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40	31/03/23	1504/2022 - 23	NBG/SME/SCFU-e-DFS/231/ 2022 - 23	SUPPLY CHAIN FINANCE ELECTRONIC DEALER FINANCING SCHEME (E-DFS) RENEWAL OF EDFS TIE-UP WITH DABUR INDIA LIMITED (DIL)	Bank had entered into e-DFS tie-up with Dabur India Limited to finance their Distributors/Stockists. The Tie-up was sanctioned in the year 2019. The last renewal was done in January 2022 and instructions were circulated vide e-circular vide NBG/SME/SCFU-eDFS/148/2021-22 dated 31-01-2022 for a period of 1 year. The tie-up has been approved for a further period of one year. Terms & conditions of the tie-up arrangement are placed as Annexure-I & Comfort Letter format in Annexure-II.
41	31/03/23	1505/2022 - 23	NBG/SME/SCFU-e-DFS/232/ 2022 - 23	SUPPLY CHAIN FINANCE ELECTRONIC DEALER FINANCING SCHEME (E-DFS) RENEWAL OF TIE-UP WITH EVEREST INDUSTRIES LTD. (EIL) FOR FINANCING THEIR DEALERS/ STOCKISTS	Bank had entered into a tie up with Everest Industries Ltd. (EIL) for financing their distributors/ dealers under e-DFS during FY 2016-17. The tie-up was last renewed on 22.05.2020 and renewal instructions were circulated vide circular NBG/SME/SCFU-e-DFS/175/2021 - 22 dated 17.03.2022. The tie-up has now been renewed for a period of 12 months on the terms and conditions, placed at Annexure I.
42	31/03/23	1506/2022 - 23	R&DB/PBU/CD&e-COM-GL/ 33/2022 - 23	PBBU: GOLD LOAN PROCESSING OF STAFF GOLD LOANS THROUGH RLMS APPLICATION	Development of Staff Gold Loan functionality has been completed in RLMS and being rolled out Pan India w.e.f. 02.04.2023. It has, therefore, been decided by the Competent Authority to process all Staff Gold Loan application through RLMS only.
43	31/03/23	1507/2022 - 23	NBG/GAD-CBEC/32/2022 - 23	INTRODUCTION OF INTERNET BANKING THROUGH ICEGATE (CEP) PAYMENT GATEWAY FOR COLLECTION OF INDIRECT TAXES	Principal Chief Controller of Accounts, CBIC has advised that approval has been provided for rollout of Customs collections through ICEGATE (CEP) portal for our Bank and implementation of Electronic Cash Ledger (ECL) in customs from 01.04.2023.
44	01/04/23	1/2023 - 24	NBG/CVE-BU/SBI MF/1/2023 - 24	CVE BU: SBI MUTUAL FUND: SHUBH-AARAMBH CAMPAIGN: 1ST APRIL 2023 TO 30TH APRIL 2023 FOR BRANCH ACTIVATION THROUGH SIPS	To broad-base penetration and get a good incremental SIP book in the 1st month of the new financial year itself through ensuring maximum branch participation, the Competent Authority has launched "SHUBH-AARAMBH" SIP Campaign from 1 st April 2023 to 30th April 2023. The "Shubh-Aarambh" Campaign is non-monetary in nature and all qualifiers will be awarded with "Certificate of Excellence" as per their qualification and is aimed at identifying employees actively involved in SIP mobilization in Mutual Fund business. The details of the "Shubh-Aarambh" Campaign are placed at Annexure-A
45	01/04/23	2/2023 - 24	NBG-AB-IC&GL/- INVESTMENT CREDIT/1/2023 - 24	ABU&GSS DEPARTMENT - APPROVAL OF JOHN DEERE 3028EN MODEL OF TRACTOR - MANUFACTURER: M/S. JOHN DEERE INDIA PVT. LTD.	Bank advise that the 5075E model of Tractor Lhas been approved by the Competent Authority of the Bank to be included in the list of approved models of Tractor for financing by our Bank.
46	01/04/23	3/2023 - 24	CDO/P&HRD-PM/1/2023 - 24	STAFF: SUPERVISING INTRODUCTION OF "NEW LEAVE TRAVEL CONCESSION (LTC) / HOME TRAVEL CONCESSION (HTC) SCHEME"	Central Board in its meeting held on 29th March, 2023 has approved the introduction of "New LTC/HTC Scheme" for the officers of the Bank. The "New LTC/HTC Scheme" will replace the existing LTC/HTC Scheme and shall be effective from 1st April, 2023. The detailed "New LTC/HTC Scheme" is placed as Annexure-I.

With revolutionary greetings,

Shubhajyoti Chattopadhyay
(General Secretary)

Shubhajyoti Chattopadhyay

General Secretary
Mobile : 9434551152