

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

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

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Circular No. 64/2023

Date: 30.04.2023

**To All Members (Please Circulate)**

### **EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE (23.04.2023 to 29.04.2023)**

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 23.04.2023 to 29.04.2023. We are delighted to bring out this compilation under **empowerment series** for circulation amongst members

#### **SYNOPSIS OF CIRCULARS ISSUED BETWEEN 23.04.2023 TO 29.04.2023**

SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	25/04/2023	70/2023-24	CCO/CPD-ADV/8/2023 - 24	REVIEW OF POLICY FOR HANDLING ACCOUNTS OF A BUSINESS GROUP WHERE INSTANCES OF FRAUD, WILFUL DEFAULT, NON-COOPERATIVE BORROWER, ABSCONDING PROMOTER (S) / FUGITIVE ECONOMIC OFFENDERS ARE OBSERV	The policy for handling accounts of a business group, issued vide circular no. CCO/CPD-ADV/99/2021-22 dated 02.12.2021 to mitigate the risks involved in granting credit facilities to borrowers involving instances of fraud, wilful defaulters absconding promoters, have been reviewed. The updated guidelines are placed in Annexure-A.
2	25/04/2023	71/2023-24	NBG/Fl&MM/LB&RSETI/2/2023 - 24	MASTER CIRCULAR: LEAD BANK SCHEME	A Master Circular incorporating all the existing circular instructions on Lead Bank Scheme has been prepared and appended (Annexure-A).
3	26/04/2023	72/2023-24	R&DB/OPS-KYC/KYC/1/2023 - 24	KYC UPDATION THROUGH DIGITAL MODE INTERNET BANKING/ATM/YONO CHANNELS ROLL OUT OF FUNCTIONALITY	An end-to-end functionality for updation of KYC through INB/ATM/YONO with a facility to scan the documents and upload the same to CKYCR portal has been developed and rolled out. Necessary instructions issued vide e-Circular No R&B/OPSKYC/KYC/12/2022-23 dated 24.02.2023
4	26/04/2023	73/2023-24	CDO/P&HRD-CM/5/2023 - 24	STAFF: SUPERVISING PROMOTION YEAR 2023-24 - PROMOTION TO SMGS-V (GENERAL CADRE) APPEAL SUBMISSION	All officers who qualified for the Zone of Selection for PY 2023-24 and have appeared in the interview are eligible to submit their appeal. The appeal to be submitted ONLINE using ADS login ID and password within 15 days from the date of the Circular.
5	27/04/2023	74/2023-24	NBG/SMEBU-CGTSI/4/2023 - 24	MODIFICATIONS IN CREDIT GUARANTEE SCHEME-I OF CREDIT GUARANTEE FUND TRUST FOR MICRO AND SMALL ENTERPRISES(CGT MSE)	CGTMSE has since carried out the modifications in the CGS-I Scheme on 31.03.2023 which shall be effective from 01.04.2023. Four major modifications are: i) Increase in ceiling of coverage from Rs.2 crores to Rs.5 crores ii) Reduction in extent of Annual Guarantee Fees iii) Increase in threshold for Waiver of Legal Action to Rs.10 lacs iv) Option provided for claim settlement in single instalment for Claims upto Rs.10.00 lacs
6	27/04/2023	75/2023-24	CDO/P&HRD-CM/6/2023 - 24	STAFF: SUPERVISING PROMOTION YEAR 2023-24 - PROMOTION TO SMGS-IV (GENERAL CADRE) APPEAL SUBMISSION	All officers who qualified for the Zone of Selection for PY 2023-24 and have appeared in the interview are eligible to submit their appeal. The appeal to be submitted ONLINE using ADS login ID and password within 15 days from the date of the Circular.
7	28/04/2023	76/2023-24	Stressed Assets Resolution Group/SOP/2/2023 - 24	SOP ON RESOLUTION AGENTS (RAs): ADDITIONS/MODIFICATIONS RBI GUIDELINES ON DIGITAL LENDING	The SOP on "Engagement of services of Resolution Agents and Real Estate Agents" and " RBI guidelines on digital lending " have been modified.
8	28/04/2023	78/2023-24	CCO/CPD-ADV/9/2023 - 24	LIMIT TREE FUNCTIONALITY IN CBS	To help the operating units to use the Limit Tree screen invariably in all eligible cases, a help document as Annexure (I) has been reiterated, wherein the features of the Limit Tree have been detailed.
9	28/04/2023	79/2023-24	NBG/SME/SCFU-e-DFS/15/2023 - 24	ELECTRONIC DEALER FINANCE SCHEME (e-DFS) TIE-UP WITH JCB INDIA LTD (JCB) FOR FINANCING THEIR DISTRIBUTORS / DEALERS FOR MACHINES AND SPARE PARTS. RENEWAL OF TIE-UP WITH MODIFICATIONS IN EXISTING TERMS AND CONDITION WITH INCREASE IN CAP FROM RS. 330 CRS TO RS. 400 CRS	The tieup with JCB India Ltd. vide circular no NBG/SME/SCFU-e-DFS/158/2021-22 dated 15.02.2022 for financing the dealers of JCB India Ltd. has now been renewed with modification for a further period of one year. The Terms and Conditions are given as Annexure I.
10	28/04/2023	80/2023-24	NBG/SME/SCFU-e-DFS/16/2023 - 24	ELECTRONIC DEALER FINANCING SCHEME (e-DFS) RENEWAL OF TIE UP WITHOUT MODIFICATIONS: TIE-UP WITH TERUMO INDIA PRIVATE LIMITED (TIPL) FOR FINANCING THEIR DISTRIBUTORS / DEALERS	The tie up with TERUMO INDIA PRIVATE LIMITED (TIPL) for financing their Dealers / Distributors / Stockists which was entered in November 2020 and instructions issued vide Circular No. NBG/SME/SCFU-e-DFS/167/2020 - 21 dated 25.11.2020 has now been renewed for a further period of 12 months. The detailed terms and conditions are given as Annexure I.

**Shubhajyoti Chattopadhyay**  
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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
11	29/04/2023	81/2023-24	CDO/P&HRD-IR/7/2023 - 24	REVIEW OF UNIFORM & LIVERIES OF WATCH & WARD STAFF (BANK GUARDS) & BANK'S ARMOURER	The Competent Authority has reviewed the need of Uniform & Liveries of the Bank Guards & Armourers and also approved major changes in periodicity for providing the Uniform & Liveries.
12	29/04/2023	82/2023-24	NBG/FI & MMLB&RSETI/3/2023 - 24	MASTER CIRCULAR: CREDIT FACILITIES TO MINORITY COMMUNITIES	A Master Circular incorporating all instructions on Credit facilities to Minority communities has been prepared and appended (Annexure - A), Operational Guidelines to various functionaries of the Bank are detailed in Annexure-B.
13	29/04/2023	83/2023-24	NBG-AB-IC&GL/ABU-ICGL-KCC	ABU & GSS DEPARTMENT KCC FOR ANIMAL HUSBANDRY, DAIRYING AND FISHERIES FARMERS RESUMING OF THE NATIONWIDE AHDF KCC CAMPAIGN FROM 1ST MAY 2023 TO 31ST MARCH 2024	The Department of Financial Services vide has advised that the Nationwide AHDF KCC campaign will resume from 01.05.2023 and will run until 31.03.2024 to ensure maximum coverage of farmers engaged in Animal Husbandry & Fisheries under KCC
14	29/04/2023	84/2023-24	NBG-AB-IC&GL/- INVESTMENT	ABU&GSS DEPARTMENT APPROVAL OF TRACTOR MODELS MANUFACTURER: M/s KARTAR TRACTORS PVT. LTD.	The Competent Authority of the Bank has approved seven tractor models manufactured by M/s Kartar Tractors Private Limited to be included in the list of approved models of Tractor for financing by our Bank.
15	29/04/2023	85/2023-24	CDO/P&HRD-CM/8/2023 - 24	STAFF: SUPERVISING SPECIALIST CADRE PROMOTION YEAR 2023-24 PROMOTION TO SMGS-IV / SMGS-V FINAL RESULTS & PROVISION FOR APPEAL	As per revised procedure for submitting appeal, an aggrieved officer may prefer his appeal online through SBI Times as advised vide Circular Number CDO/P&HRD-CM/35/2009-10 dated 17.08.2009 to the Deputy Managing Director & CDO.
16	29/04/2023	86/2023-24	CCO/CPPD-ADV/10/2023 - 24	Handling of Invocation of Bank Guarantees (BGs): Standard Operating Procedure (SOP) - Reiteration of Instructions / Guidelines	The Standard Operating Procedure (SOP) detailing the instructions /guidelines for handling of invocation of Bank Guarantee to the operating units vide e-circular no CCO/CPPD-ADV/5/2021-22 dated 04/05/2021 issued by bank has been reiterated.
17	29/04/2023	87/2023-24	NBG/PBBU-PMD-GL/3/2023 - 24	Gold Loans Market Value and Advance Value of Gold for Agri, SME & PB Gold Loans Effective from 01.05.2023	The revised market Value and Advance Value per gram of Gold with effect from 01.05.2023 issued.
18	29/04/2023	88/2023-24	NBG/SME/SCFU-e-DFS/17/2023 - 24	Supply Chain Finance Unit Electronic Dealer Finance Scheme (e-DFS) Modification of tie-up: Hindustan Petroleum Corporation Ltd. (HPCL) (Petroleum Division) for financing Petroleum dealers.	The tie-up with Hindustan Petroleum Corporation Ltd. (Petroleum Division) for financing their Petroleum dealers in August 2014 has been renewed in November 2021 . Now the tie-up has been modified , changes being placed in Annexure-I.
19	29/04/2023	89/2023-24	NBG/SME/SCFU-e-DFS/18/2023 - 24	SUPPLY CHAIN FINANCE ELECTRONIC DEALER FINANCE SCHEME (e-DFS) Renewal with Modification of the tie-up: Hindustan Petroleum Corporation Ltd (HPCL) (Lubricant Division) for financing their Dealers, Clearing & Forwarding Agents	The tie-up with Hindustan Petroleum Corporation Ltd. (Lubricant Division) for financing their dealers in October 2011 has been renewed for the further period of 12 months with modifications.
20	29/04/2023	90/2023-24	NBG/SME/SCFU-e-DFS/19/2023 - 24	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) RENEWAL WITH MODIFICATION OF TIE-UP : HINDUSTAN PETROLEUM CORPORATION LTD (LPG-DOMESTIC) FOR FINANCING DISTRIBUTORS/DEALERS OF LPG DOMESTIC DIVISION	The tie up with HPCL for financing their LPG distributors for purchase of Domestic LPG during June 2018 has been renewed for the period of 12 months with modifications..
21	29/04/2023	91/2023-24	NBG/SME/SCFU-e-DFS/20/2023 - 24	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) RENEWAL WITH MODIFICATION OF TIE-UP : HINDUSTAN PETROLEUM CORPORATION LTD (LPG-NON-DOMESTIC) FOR FINANCING DISTRIBUTORS/DEALERS OF LPG NON-DOMESTIC DIVISION	The tie up with HPCL for financing their LPG distributors for purchase of Non-Domestic LPG during June 2016 has been renewed for the period of 12 months with modifications .
22	29/04/2023	92/2023-24	NBG/SME/SCFU-e-DFS/21/2023 - 24	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (e-DFS): RENEWAL OF TIE-UP WITH DELL INTERNATIONAL SERVICES INDIA PVT. LTD. FOR FINANCING THEIR DEALERS / DISTRIBUTORS	The tie up with Dell International Services India Pvt. Ltd. in FY 2015 -16 for financing their dealers/ distributors under e-DFS scheme has now been renewed for the further period of 12 months, detail placed at Annexure-I.

With revolutionary greetings,



**Shubhajyoti Chattopadhyay**  
(General Secretary)

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