

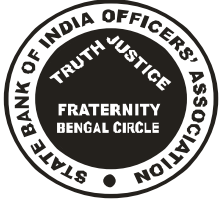
STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No. 111/2023

Date: 23.07.2023

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE (16.07.2023 TO 22.07.2023)

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 16.07.2023 to 22.07.2023. We are delighted to bring out this compilation under **empowerment series** for circulation amongst members

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 16.07.2023 AND 22.07.2023

SL NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	17.07.2023	326/2023- 24	NBG/SME/SCFU-e-DFS/47/2023 - 24	ELECTRONIC DEALER FINANCING SCHEME (e-DFS) RENEWAL OF eDFS TIE-UP WITH HINDUSTAN UNILEVER INDIA LTD (HUL) FOR FINANCING THEIR STOCKISTS/DISTRIBUTORS	The e-DFS tie-up of bank with Hindustan Unilever Limited (HUL) has been renewed 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.
2	17.07.2023	327/2023- 24	NBG/SME/SCFU-e-DFS/48/2023 - 24	SUPPLY CHAIN FINANCE ELECTRONIC DEALER FINANCING SCHEME (e-DFS) RENEWAL WITH MODIFICATION OF EDFS TIE-UP WITH BHARAT PETROLEUM CORPORATION LIMITED (LPG DIVISION)	The e-DFS tie-up of bank with Bharat Petroleum Corp. Ltd. has been renewed with modifications for a further period of one year.
3	17.07.2023	328/2023- 24	TB-S&SP/PA/SB Collect/2/2023 - 24	LINK ON BANK WEB PAGE FOR DONATIONS TO RELIGIOUS ENTITIES (REs) BANKING WITH SBI	A common link "DONATIONS TO RELIGIOUS ENTITIES" for making donations has been created on Bank's website (bank.sbi) which displays details of all REs.
4	17.07.2023	329/2023- 24	NBG/PBU/PL-EDUCATION/14/2023 - 24	PERSONAL BANKING ADVANCES- EDUCATION LOAN RECATEGORIZATION OF INSTITUTE UNDER APPROVED LIST OF SCHOLAR LOAN SCHEME from List A to List AA SHAILESH J. MEHTA SCHOOL OF MANAGEMENT (SJMSOM), MUMBA	The institute named Shailesh J. Mehta School of Management (SJMSOM), Mumbai under Scholar Loan Scheme, has been recategorized from list A to List AA.
5	17.07.2023	330/2023-24	NBG/PBU/PL-EDUCATION/15/2023 - 24	PERSONAL BANKING ADVANCES EDUCATION LOAN MODIFICATION UNDER SHAURYA EDUCATION LOAN	Modifications has been approved under Shaurya Education Loan, details given in the circular.
6	17.07.2023	331/2023-24	NBG/GAD-GBU/14/2023 - 24	MAHILA SAMMAN SAVINGS CERTIFICATE, 2023	Ministry of Finance, Department of Economic Affairs, has issued notification on Mahila Samman Savings Certificate, 2023. (Copy enclosed as Annexure A).
7	18.07.2023	332/2023-24	NBG/SME/SCFU-e-DFS/49/2023 - 24	ELECTRONIC DISTRIBUTOR FINANCE SCHEME (e-DFS) NEW TIE-UP WITH GSP CROP SCIENCE PRIVATE LIMITED FOR FINANCING THEIR DEALERS/DISTRIBUTORS/STOCKISTS	Bank have entered into new tie-up with GSP Crop Science Private Ltd (GCSPL) for financing their distributors/dealers/ Stockist on 27th June 2023.
8	18.07.2023	333/2023-24	CCO/CPD-ADV/30/2023 - 24	PRICING FOR USAGE OF CREDIT INFORMATION REPORTS (CIRs) FROM CREDIT INFORMATION COMPANIES (CICs)	The Competent Authority has approved the pricing for Consumer as well as Commercial Credit Information Reports for the period of 01.04.2023 to 31.03.202
9	18.07.2023	334/2023-24	NBG/PBU/AL-AUTOLOAN/3/2023 - 24	PERSONAL BANKING ADVANCES: AUTO LOANS- CONCESSIONS & OTHER ENABLERS ON NEW CAR LOAN FINANCING- 17.07.2023 TO 30.09.2023 10 BPS ROI CONCESSION 90% ON-ROAD FINANCE	Concessions has been approved for all new car loans sanctioned under SBI Car Loan Scheme, for all its variants viz. New Car Loan, NRI Car Loan, Loyalty Car Loan and Assured Car Loan Schemes 17.07.2023 to 30.09.2023.
10	18.07.2023	335/2023-24	NBG/SME/SCFU-e-DFS/50/2023 - 24	SUPPLY CHAIN FINANCE ELECTRONIC DEALER FINANCE SCHEME (e-DFS) NEW TIE-UP WITH STERLING AGRO INDUSTRIES LTD. FOR FINANCING THEIR DAIRY DEALERS	Bank had entered into a tie up with Sterling Agro Industries Ltd. (SAL) for financing their Dairy dealers under e-DFS Scheme. The detailed terms and conditions of the tie-up and comfort letter format have been given as Annexure-I, II and III respectively.
11	18.07.2023	336/2023-24	NBG/GAD-GBU/15/2023 - 24	AUTHORISATION OF BRANCHES FOR CONDUCTING STATE GOVT. BUSINESS	Branches referred in Annexure A have been authorised for conducting State Government business
12	19.07.2023	337/2023-24	NBG/SMEBU-MSME CREDI/18/2023 - 24	SME BUSINESS UNIT: CONTACTLESS LENDING PLATFORM CLP MUDRA (For loans of Rs.1.00 lakh to Rs.10.00 lakh) SME E-SMART SCORE (For loans above Rs.10 lakh to Rs.500.00 lakh) REVIEW WITH MODIFICATIONS	CLP Mudra and SME e-Smart Score products which were designed exclusively for the proposals sourced through CLP have been reviewed with modifications in product features.

Shubhajyoti Chattopadhyay

General Secretary

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State Bank of India Officers' Association
(BENGAL CIRCLE)

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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
13	19.07.2023	338/2023-24	NBG-AB-IC&GL/- INVESTMENT CREDIT/13/2023 - 24	ABU & GSS DEPARTMENT NEW LOAN PRODUCT: "AGRI ENTERPRISE LOAN (AEL)" FINANCING AGRI BASED ENTERPRISES (ABEs) - CLARIFICATION	Clarifications have been given on financing of Agri Based Enterprises under Agri Enterprise Loan(AEL).
14	19.07.2023	339/2023-24	R&DB/PBU/CD&e-COM-GL/8/2023 - 24	PBBU: GOLD LOANS CONCESSION IN PROCESSING FEE UP TO 31.10.2023	Concession in Gold loan processing fee has been approved for a period from 20.07.2023 to 31.10.2023
15	19.07.2023	340/2023-24	NBG/CVE-BU/SBI Life/13/2023 - 24	CUSTOMER VALUE ENHANCEMENT BUSINESS UNIT (CVE-BU) SBI LIFE: RINN RAKSHA ON YONO APP	RiNn raksha has been available in YONO App. Navigation path is YONO Login >> Insurance >> Buy a Policy >> Life >> RiNn Raksha Insurance
16	20.07.2023	341/2023-24	CDO/P&HRD-PM/20/2023 - 24	PRE 1986 RETIREES / SURVIVING SPOUSES OF PRE 1986 RETIREES PAYMENT OF ADDITIONAL EX-GRATIA	The payment of 'Additional Ex-gratia' of Rs.550/- to pre-1986 retirees / surviving spouses of pre1986 retiree have been approved
17	20.07.2023	342/2023-24	NBG/PBU/LIMA-DMC/11/2023 - 24	CAMPAIGN: "MFT - MISSION 40 TRILLION" FOR MOBILIZATION OF DEPOSITS IN SAVINGS BANK AND TERM DEPOSIT ACCOUNTS PERIOD: 20.07.2023 TO 31.10.2023	A campaign named of "Mission 40 Trillion – MFT", has been launched from 20.07.2023 to 31.10.2023 for mobilization of deposit and surpass Rs 40 Trillion deposit base in RB&O vertical by 31.10.2023.
18	20.07.2023	343/2023-24	NBG/RE,H&HD-HL/10/2023 - 24	REAL ESTATE AND HOUSING BUSINESS UNIT – HOME LOANS NEW HOME LOAN PRODUCT – SHAURYA FLEXI HOME LOAN i) SHAURYA FLEXI HOME LOAN – ARMY ii) SHAURYA FLEXI HOME LOAN – AIR FORCE EXTENSION OF FACILITY TO ARMY & AIR FORCE PERSONNEL	The New Home Loan Product "SHAURYA FLEXI-NAVY-HL" which was introduced for Indian navy personnel vide e-Circular No: REHBU / HL / PD / SHAURYA HL / 2022-23 dated 17th February 2023 has now been extended to the Personnel of Army and Air Force also.
19	21.07.2023	344/2023-24	GMUK/GMU/SP-MISC/6/2023 - 24	International Finance Investment and Commerce Bank Limited (BIC-IFICBDDH) Name Change	International Finance Investment and Commerce Bank Limited, Bangladesh, BIC-IFICBDDH has changed its Institution's name from International Finance Investment and Commerce Bank Limited, Bangladesh to IFIC Bank PLC.
20	21.07.2023	345/2023-24	R&DB/BOD-BO/16/2023 - 24	INDIAN BANKS' ASSOCIATION CESSATION OF MEMBERSHIP	IBA vide their letter No CIR/ADM/2023 dated July 12, 2023, cessation of Krung Thai Bank Public Co Ltd to be an Ordinary Member of the association with effect from 16th June 2023.
21	21.07.2023	346/2023-24	NBG/RE,H&HD-HL/11/2023 - 24	REAL ESTATE AND HOUSING BUSINESS UNIT – HOME & HOME RELATED LOANS MODIFICATION IN OPERATING INSTRUCTIONS	Modifications have been done in operating instructions of home and home related loans.
22	21.07.2023	347/2023-24	R&DB/BOD-BO/17/2023 - 24	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS COMMENTS OF MEMBER BANKS	Member banks are required to provide views/comments on recommendation of Bombay Kandla Transport Pvt. Ltd. As transport operator under IBA scheme.
23	21.07.2023	348/2023-24	R&DB/BOD-BOD/18/2023 - 24	INCLUSION OF "NONGHYUP BANK" IN THE SECOND SCHEDULE OF THE RESERVE BANK OF INDIA ACT, 1934	RBI vide their letter No. RBI/2023-24/49DOR.RET.REC.25/12.07.160/2023-24 dated 18th July, 2023 advised that "NongHyup Bank" has been included in the Second Schedule to the Reserve Bank of India Act,1934.
24	21.07.2023	349/2023-24	CCO/CPD-ADV/31/2023 - 24	BANK FINANCE TO GOVERNMENT OWNED ENTITIES REITERATION OF GUIDELINES	Banks Guidelines on Financing to Government owned Entities have been reiterated for the benefit of operating functionaries and is given as an Annexure.
25	21.07.2023	350/2023-24	NBG/CVE-BU/SBI Life/14/2023 - 24	CUSTOMER VALUE ENHANCEMENT BUSINESS UNIT: CAMPAIGN FOR BROAD BASING OF CIF ACTIVITY SBI Life: " Sabka Saath" Campaign for the Period 15.07.2023 to 31.08.2023	CIF Activation campaign "Sabka Saath" have been launched from 15.07.2023 to 31.08.2023
26	21.07.2023	351/2023-24	NBG/RE,H&HD-BF/12/2023 - 24	REAL ESTATE & HOUSING BUSINESS REVISION OF PRODUCT FEATURES IN EXISTING SCHEMES (i) BUILDER FINANCE FOR RESIDENTIAL HOUSING PROJECTS (BFRHP) (ii) SBI GRIH NIRMAN PROJECT FINANCE SCHEME FOR AFFORDABLE HOUSING PROJECTS (GN-AHP)	The features of BFRHP /GN-AHP products have been revised and these modifications / additions given in Annexure I, II and III.
27	21.07.2023	352/2023-24	R&DB/P&SP/FTC/1/2023 - 24	STATE BANK FOREIGN TRAVEL CARD (SBFTC) INTRODUCTION OF CONTACTLESS MULTICURRENCY CARD	The Multicurrency Card on VISA network (FTC) has been upgraded with Contactless feature.

With revolutionary greetings,



Shubhajyoti Chattopadhyay
(General Secretary)

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