

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No. 115A/2023

Date: 30.07.2023

To All Members (Please Circulate)

EMPOWERMENT SERIES **WEEKLY KNOWLEDGE UPDATE** **(23.07.2023 TO 29.07.2023)**

As a part of “WEEKLY KNOWLEDGE UPDATE”, we have once again compiled gist of e-circulars for the period 23.07.2023 to 29.07.2023. We are delighted to bring out this compilation under **empowerment series** for circulation amongst members

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 23.07.2023 AND 29.07.2023

SL NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	24.07.2023	354/2023-24	NBG/ABU/PDM-AGRI GEN/1/2023 - 24	AGRI BUSINESS UNIT & GOVT SPONSORED SCHEMES PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP) FINANCING INDUSTRIES, BUSINESS CONNECTED WITH ANIMAL HUSBANDRY	The Prime Minister's Employment Generation Scheme (PMEGP) guidelines have been modified.
2	24.07.2023	355/2023-24	Stressed Assets Resolution Group /SOP /5/2023 - 24	REVIEW OF NPAs/AUCAs REVISED STANDARD OPERATING PROCEDURE	The Standard Operating Procedure (SOP) for Review of NPAs/AUCAs has since been revised and the same is attached as an annexure .
3	24.07.2023	356/2023-24	CDO/P&HRD-PM/21/2023 - 24	STAFF: MISCELLANEOUS SCHEME FOR PRESENTATION OF MEMENTO ON RETIREMENT REVISION OF CEILING	The cost ceiling for presentation of memento on retirement has been revised.
4	24.07.2023	357/2023-24	CDO/P&HRD-PM/22/2023 - 24	STAFF: MISCELLANEOUS SCHEME FOR GRANT OF SILVER JUBILEE AWARD TO THE EMPLOYEES REVISION OF CEILING	The cost ceiling for Grant of Silver Jubilee Award to the employees for completing 25 years of service has been revised.
5	24.07.2023	358/2023-24	R&DB/OPS-KYC/KYC/3/2023 - 24	Policy on Know Your Customer (KYC) Standards, Anti-Money Laundering (AML) and Combating Financing of Terrorism (CFT) Measures 2023	Policy on Know Your Customer (KYC) Standards, Anti-Money Laundering (AML) and Combating Financing of Terrorism (CFT) Measures 2023 has been revised.
6	25.07.2023	359/2023-24	NBG/RE,H&HD-HL/13/2023 - 24	REHBU: INTRODUCTION OF NEW PRODUCT-COMBO HOME LOAN COMPOSITE LOAN FOR PLOT PURCHASE & COST OF CONSTRUCTION	A new product “Combo Home Loan” has been introduced to cater the needs for combined loan, purchase of plot as well as construction of House in a single composite loan.
7	25.07.2023	360/2023-24	R&DB/OPS-KYC/KYC/4/2023 - 24	OBSERVANCE OF KYC COMPLIANCE AND FRAUD PREVENTION DAY 01st AUGUST 2023	Like every year it has been decided to observe 1st August 2023, as “KYC Compliance and Fraud Prevention Day” this year also and to undertake some activities like quiz, meetings, to sensitize the staff and spread awareness regarding AML-CFT measures.
8	25.07.2023	361/2023-24	NBG/GAD-GBU/16/2023 - 24	GOVERNMENT BUSINESS : PENSION DISBURSEMENT SUBMISSION OF PHYSICAL LIFE CERTIFICATE (PLC) ISSUANCE OF ACKNOWLEDGEMENT AND MAINTAINING RECORD	Physical Life Certificate, submitted by pensioner at the Home/Non-Home Branch, must be updated in Pension Application, acknowledgement should be issued to pensioners and records to be maintained mandatorily.
9	25.07.2023	362/2023-24	NBG/CVE-BU/SBI Card/15/2023 - 24	Customer Value Enhancement Business Unit (CVE-BU) SBI Cards & Payments Services Ltd. (SBICPSL) Campaign: SBI CARD “Monsoon Dhamaka” CAMPAIGN from 17th July 2023 to 30th September 2023	A campaign named SBI Card “Monsoon Dhamaka” campaign has been launched for three months from 17th July 2023 to 30th September 2023 and cards issued up to 21st October 2023 will be considered for recognition of performance.
10	25.07.2023	363/2023-24	NBG/SME/SCFU-e-DFS/51/2023 - 24	ELECTRONIC DEALER FINANCE SCHEME (e-DFS): MODIFICATION OF e-DFS TIE UP: TATA MOTORS PASSENGER VEHICLE LIMITED - FOR FINANCING THEIR DEALERS	The e-DFS tie up with Tata Motors Passenger Vehicle Ltd (TMPVL) for financing their passenger vehicle dealers have been modified.

Shubhajyoti Chattopadhyay

General Secretary

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11	25.07.2023	364/2023-24	NBG/PBU/PL- EDUCATION/16/2023- 24	SCHOLAR LOAN: INSTITUTES CATEGORISED AS 'AA' PROVIDING SAME RATE OF INTEREST (RoI) STUDENTS OF SAME BATCH	It has been decided to provide same RoI to the students of same batch of institutions categorized as 'AA' under Scholar Loan scheme.
12	26.07.2023	365/2023-24	R&DB/IT- COORD/2/2023 - 24	NATIONAL CYBERCRIME REPORTING PORTAL (NCRP) CRM – REPORTING OF UNAUTHORISED DIGITAL TRANSACTIONS	To improve Customer Service and to, facilitate creation of centralised data base of Unauthorized Digital Transactions , Branches are now advised to verify the details of unauthorised digital transactions provided by the Cyber Cells and register the complaint in CRM, on behalf of the customer.
13	26.07.2023	366/2023-24	NBG/SME/SCFU-e- DFS/52/2023 - 24	ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP WITH STRYDER CYCLE PVT LTD (CYCLE DIVISION) ON EXISTING TERMS AND CONDITIONS	The e-DFS tie up with Stryder Cycle Pvt. Ltd. for financing their dealers has now been renewed for a further period of one year. The Terms and Conditions are given as Annexure I.
14	26.07.2023	367/2023-24	NBG/PBU/AL- AUTOLOAN/4/2023- 24	PERSONAL BANKING: AUTO LOANS INSURANCE COVERAGE	Auto loan circular instructions regarding Insurance Coverage has been revised.
15	26.07.2023	368/2023-24	NBG-AB-IC&GL/- INVESTMENT CREDIT /15/2023 - 24	ABU &GSS DEPARTMENT AGRICULTURE INFRASTRUCTURE FUND "BANKS HERALDING ACCELERATED RURAL & AGRICULTURE TRANSFORMATION" BHARAT CAMPAIGN: - PERIOD 15th JULY 2023 TO 15th AUG 2023	For Upgradation of Agriculture Infrastructure a campaign named "Banks Heraldng Accelerated Rural & Agriculture Transformation (BHARAT) Campaign" has been launched under Agriculture Infrastructure Fund Scheme for the period 15th July 2023 to 15th Aug 2023.
16	26.07.2023	369/2023-24	NBG/RE,H&HD- HL/14/2023 - 24	REAL ESTATE AND HOUSING BUSINESS UNIT – HOME & HOME RELATED LOANS MODIFICATION IN OPERATING INSTRUCTIONS	The operating instructions on home and home related loans have been modified.
17	27.07.2023	370/2023-24	IT/GITC-DC & C/3/2023 - 24	ELECTRONIC WASTE (e-Waste) MANAGEMENT POLICY OF STATE BANK OF INDIA - 2023	The e-Waste management Policy of SBI-2023 has since been reviewed..
18	28.07.2023	371/2023-24	RE / HL / PD / IMGC / 2023-24	REHBU: HOME LOANS NON-SALARIED SEGMENT DIFFERENTIAL OFFERING MORTGAGE GUARANTEE FROM INDIA MORTGAGE GUARANTEE CORPORATION (IMGC	The Guidelines governing IMCG scheme for home loans to non salaried segments has since been modified.
19	28.07.2023	372/2023-24	CDO/STU-MNDTRY LEAR/2/2023 - 24	MANDATORY LEARNING FOR EMPLOYEES UPTO SMGS-V GUIDELINES FOR 2023-24	The Mandatory Learning guidelines for employees upto SMGS-V have been reviewed with certain modifications.
20	28.07.2023	373/2023-24	CFO/FRT- ACCOUNTS/2/2023-24	CAMPAIGN NAME "SAMARTH"	A campaign named "SAMARTH" for reconciliation of BGL accounts and improvement in Key Risk Indicators (KRIs) has been launched for the period from 01.08.2023 to 30.09.2023.

With revolutionary greetings,



Shubhajoti Chattopadhyay
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