

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

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

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Circular No. 135/2023

Date: 27.08.2023

**To All Members (Please Circulate)**

### **EMPOWERMENT SERIES** **WEEKLY KNOWLEDGE UPDATE** **(20.08.2023 TO 26.08.2023)**

As a part of “WEEKLY KNOWLEDGE UPDATE”, we have once again compiled gist of e-circulars for the period 20.08.2023 to 26.08.2023. We are delighted to bring out this compilation under **empowerment series** for circulation amongst members

#### **SYNOPSIS OF CIRCULARS ISSUED BETWEEN 20.08.2023 AND 26.08.2023**

SL NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	21/08/2023	441/2023- 24	NBG/SHG/4/2023 - 24	ABU & GSS DEPARTMENT - SHG ADVANCES I) CONCESSIONAL PRICING FOR THE PERIOD 01.08.2023 TO 31.03.2024 II) WAIVER OF PROCESSING FEE AND INSPECTION CHARGES	Competent authority has approved concession in rate of interest for the period from 01st Aug 2023 to 31st Mar 2024 to make our SHG loans more compelling, competitive and to achieve the targets under DAY-NRLM.
2	21/08/2023	442/2023- 24	CCRO/BCOR/5/2023- 24	BUSINESS CONTINUITY & OPERATIONAL RESILIENCE (BC&OR) POLICY	BC&OR Policy has been reviewed and approved by the Central Board on 26th July 2023. The Standard Operating Procedures (SOP) relating to BC&OR has been placed in the circular.
3	22/08/2023	443/2023- 24	R&DB/BOD- BOD/24/2023 - 24	INDIAN BANKS'S ASSOCIATION ADMISSION AS AN ORDINARY MEMBER THANE BHARAT SAHAKARI BANK LTD.	IBA vide their letter No CIR/ADM/2023-24/ dated August 04th, 2023 advised that Thane Bharat Sahakari Bank Ltd has been admitted as an ordinary member (under the category of Cooperative Banks) of the association with effect from 22nd July 2023.
4	22/08/2023	444/2023- 24	NBG/MEGSS/4/2023- 24	PRADHAN MANTRI MUDRA YOJANA(PMMY)-CREATION OF SME MUDRA PRODUCT CODES TO BRING UNIFORMITY	SME Mudra product codes has been introduced. Please refer the circular for detailed information.
5	22/08/2023	445/2023- 24	NBG/MEGSS/5/2023- 24	SELF EMPLOYMENT SCHEME FOR REHABILITATION OF MANUAL SCAVENGERS (SRMS)- REVISED GUIDELINES	Government of India has decided to continue the Central Sector Scheme 'Self Employment Scheme for Rehabilitation of Manual Scavengers' (SRMS) for five years from 2021-22 to 2025-26. Product feature, SOP and detailed guidelines are annexed in the circular.
6	22/08/2023	446/2023- 24	R&DB/OPS- KYC/KYC/5/2023 - 24	NON-INDIVIDUAL (ENTITY) CUSTOMERS IDENTIFICATION AND CAPTURING DETAILS OF BENEFICIAL OWNER(S) REVISED INSTRUCTIONS	Revised instruction regarding identification and capturing of beneficial owner has been published and annexed in the circular.
7	22/08/2023	447/2023- 24	R&DB/CM&CS-CS/1 /2023 - 24	DECISIONS OF CONSUMER COMMISSION OR RBI OMBUDSMAN AGAINST THE BANK- REPORTING MECHANISM- FLASH REPORT	It is decided by competent authority to introduce formats for flash reports to be submitted by the Circles to Customer Experience Enhancement Department (CEED), Corporate Centre (dgmboccc@sbi.co.cc and agmboccc@sbi.co.in) for Banking Ombudsman cases & (dgmorca@sbi.co.in and cm7cscc@sbi.co.in) for Consumer Commission Cases.
8	23/08/2023	448/2023- 24	NBG/NBG/AC-NBG- ATM/4/2023 - 24	REVIEW OF STANDARD OPERATING PROCEDURE (SOP) ON PHYSICAL SECURITY OF ATMS VERSION 2.0	The revised Standard Operating Procedure (SOP) on security of ATMs (Version 2.0), incorporating all subsequent changes/instructions, duly approved by Operational Risk Management Department (ORMD) has been released.
9	23/08/2023	449/2023- 24	NBG/MEGSS/6/2023- 24	PRADHAN MANTRI MUDRA YOJANA (PMMY) REVIEW AND MODIFICATION- SOP VER.5.0	PRADHAN MANTRI MUDRA YOJANA (PMMY) scheme has been reviewed and revised SOP has been released with eight new Mudra loan products which are parameterized as per Mudra Scheme to bring uniformity in process and to avoid compliance.

**Shubhajyoti Chattopadhyay**

General Secretary

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10	23/08/2023	450/2023- 24	NBG/MEGSS/7/2023 - 24	SBI E-RICKSHAW- MODIFICATION	To improve financing in the e-Rickshaw industry, the Competent Authority has approved certain modifications in existing scheme which are placed in the circular.
11	23/08/2023	452/2023- 24	NBG/BRNWM- BRANCHES/5/2023 - 24	CHAMPIONS OF CULTURAL CHANGE FTR 2.0 CAMPAIGN - DECLARATION OF RESULT	Result of the Campaign "Champions of Cultural Change - First Time Right and Always" (FTR 2.0) has been released and placed in SBI Times under following path: My Workplace > Department 1 > Customer Experience Enhancement Department and Redesign Studio > Redesign Studio > FTR Campaign Result.
12	24/08/2023	453/2023- 24	NBG/GSS-S/2/2023 - 24	WEST BENGAL STATE SPECIFIC SCHEME WEST BENGAL BHABISHYAT CREDIT CARD SCHEME(WBBCS)	A new scheme named "West Bengal Bhabishyat Credit Card Scheme" for generating employment opportunities in the State of West Bengal has been introduced. Detailed guidelines has been placed in the circular.
13	25/08/2023	454/2023- 24	NBG/TBU-LTP/7/2023- 24	MONITORING/ REPORTING OF TRANSACTIONS OF NON-PROFIT ORGANISATION (NPO) ACCOUNTS: INTRODUCTION OF NEW UNIQUE ID AS PER DARPAN PORTAL	To comply with RBI guidelines for monitoring and maintenance of record, the unique IDs generated through Darpan Portal of Niti Aayog have to be recorded in CBS as per instruction from competent authority.
14	25/08/2023	455/2023- 24	RIT&S/COMP- OPS/1/2023 - 24	EU-GENERAL DATA PROTECTION REGULATION (GDPR) & UK-DATA PROTECTION ACT (DPA) COMPLIANCE	The EU-General Data Protection Regulation (GDPR) & UK-Data Protection Act (DPA) is a legal framework that sets guidelines for the collection and processing of personal information of EU/UK residents. Privacy Policy for EU NRI Customers & Privacy Policy for UK NRI Customers have been placed as under: SBI Time >> Department1>>Compliance Department>>Compliance Library>>Policies.
15	25/08/2023	456/2023-24	CFO/FRT- SERTAX/5/2023-24	GST COMPLIANCE - SALE OF REPOSSESSED GOODS	Instructions has been issued to ensure the GST compliance of repossessed assets in iFAMS application by Branches/ BUs.

With revolutionary greetings,



**Shubhajyoti Chattopadhyay**  
(General Secretary)

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