

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No. 143/2023

Date: 10.09.2023

To All Members (Please Circulate)

EMPOWERMENT SERIES **WEEKLY KNOWLEDGE UPDATE** **(03.09.2023 TO 09.09.2023)**

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 03.09.2023 to 09.09.2023. We are delighted to bring out this compilation under **empowerment series** for circulation amongst members

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 03.09.2023 AND 09.09.2023

SL NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	03/09/2023	487/2023 - 24	NBG/SME/SCFU-e-DFS/59/2023 - 24	ELECTRONIC DEALER FINANCING SCHEME (E-DFS): RENEWAL CUM MODIFICATION OF E-DFS TIE-UP WITH HINDUSTAN UNILEVER INDIA LTD (HUL) FOR FINANCING THEIR STOCKISTS/DISTRIBUTORS	Renewal Tie up with Hindusthan Unilever Ltd for Financing their Stockist / Distributors under EDFs
2	04/09/2023	488/2023 - 24	NBG-AB-IC&GL-INVESTMENT CREDIT/17/2023 - 24	ABU & GSS DEPARTMENT AGRICULTURE INFRASTRUCTURE FUND (AIF) SCHEME CLARIFICATION ON QUANTUM OF LOAN	We have received the clarification circular on AIF loans when the quantum of loan exceeds the mandatory limit of Rs 2.00 Crs under the "AGRICULTURE INFRASTRUCTURE FUND (AIF) SCHEME", from Government of India, Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Cooperation & Farmers vide their circular no 1005-17/2022-AIF dated 11.08.2023.(Annexure
3	04/09/2023	489/2023 - 24	R&DB/BOD-BO/27/2023 - 24	NDIAN BANKS'S ASSOCIATION ADMISSION AS AN ASSOCIATE MEMBER9 REGIONAL RURAL BANKS	IBA vide their letter No CIR/ADM/2023-24/ dated August 22nd, 2023 advised that 9 Regional Rural Banks as under have been admitted as ordinary members (under Regional Rural Banks category) of the association with effect from 18th August 2023.
4	04/09/2023	490/2023 - 24	R&DB/BOD-IBA/28/2023 - 24	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS COMMENTS OF MEMBER BANKS	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS FOR MEMBERS BANKS.
5	04/09/2023	491/2023 - 24	NBG/PB/C^ITU-CSP/6/2023 - 24	SALARY PACKAGE ACCOUNTS: FAMILY SAVINGS ACCOUNT "SBI RISHTY" CAMPAIGN "APNO KE SATH - BANKING 2.0" PERIOD 01.09.2023-31.10.2023	SBI RISHTY" CAMPAIGN "APNO KE SATH - BANKING 2.0" PERIOD 01.09.2023-31.10.2023
6	04/09/2023	492/2023 - 24	NBG/CVE-BU/SBI General/22/2023 - 24	CUSTOMER VALUE ENHANCEMENT BUSINESS UNIT: SBI GENERAL - HEALTH CAMPAIGN "SWASTH BHARAT" FROM 01.09.2023 TO 31.10.2023	SBI GENERAL - HEALTH CAMPAIGN "SWASTH BHARAT" FROM 01.09.2023 TO 31.10.2023
7	05/09/2023	493/2023 - 24	CDO/P&HRD-PM/26/2023 - 24	STRENGTHENING DISCIPLINE MANAGEMENT ECO-SYSTEM CENTRALISATION OF APPEALS AND REVIEW MECHANISM RE-CONSTITUTION OF APPELLATE AND REVIEW COMMITTEES	STRENGTHENING DISCIPLINE MANAGEMENT ECO-SYSTEM CENTRALISATION OF APPEALS AND REVIEW MECHANISM RE-CONSTITUTION OF APPELLATE AND REVIEW COMMITTEES
8	06/09/2023	494/2023 - 24	DB&T/DT & eComm-YONO/8/2023 - 24	YONO BUSINESS REVISION OF YB/CINB PER-TRANSACTION & PER-DAY LIMITS	Competent authority has approved the increase in YB/CINB per transaction limit and per daily limit for the Businesses/Corporates.
9	06/09/2023	495/2023 - 24	CAG/CMP-DW/6/2023 - 24	CASH MANAGEMENT PRODUCT: DIVIDEND WARRANT M/S GOLKUNDA DIAMONDS & JEWELLERY LIMITED - EQUITY DIVIDEND ACCOUNT 2022-2023	CASH MANAGEMENT PRODUCT: DIVIDEND WARRANT M/s GOLKUNDA DIAMONDS & JEWELLERY LIMITED - EQUITY DIVIDEND ACCOUNT 2022-2023
10	06/09/2023	496/2023 - 24	NBG/SMEBU-CAMPAIGN/28/2023 - 24	SME BUSINESS UNIT PABL KA MAHARATHI 3.0: A CAMPAIGN FOR PABL PROMOTION WAIVER OF PROCESSING CHARGES CAMPAIGN PERIOD: 01.09.2023 TO 31.12.2023	PABL Ka MAHARATHI 3.0: A Campaign for PABL Promotion Waiver of Processing Charges Campaign Period: 01.09.2023 to 31.12.2023
11	06/09/2023	497/2023 - 24	CDO/E&BC/GARIMA/2/2023 - 24	GARIMA POLICY: SEXUAL HARASSMENT OF WOMEN AT WORKPLACE (PREVENTION, PROHIBITION & REDRESSAL) ACT,2013	THIS CIRCULAR STANDS WITHDRAWN

Shubhajyoti Chattopadhyay

General Secretary

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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
12	06/09/2023	498/2023-24	NBG/SME/SCFU-e-DFS/60/2023 - 24	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (E-DFS): RENEWAL-CUM-MODIFICATION OF TIE-UP WITH IOCL- PETROLEUM DIVISION FOR FINANCING THEIR DEALERS / DISTRIBUTORS	ELECTRONIC DEALER FINANCE SCHEME (e-DFS): RENEWAL-CUM-MODIFICATION OF TIE-UP WITH IOCL- PETROLEUM DIVISION FOR FINANCING THEIR DEALERS / DISTRIBUTORS
13	06/09/2023	499/2023-24	NBG/SME/SCFU-e-DFS/61/2023 - 24	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (E-DFS): RENEWAL-CUM-MODIFICATION OF TIE-UP WITH IOCL- LUBRICANT DIVISION FOR FINANCING THEIR DEALERS	ELECTRONIC DEALER FINANCE SCHEME (e-DFS): RENEWAL-CUM-MODIFICATION OF TIE-UP WITH IOCL- LUBRICANT DIVISION FOR FINANCING THEIR DEALERS
14	06/09/2023	500/2023-24	NBG/SME/SCFU-e-DFS/62/2023 - 24	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (E-DFS): RENEWAL-CUM-MODIFICATION OF TIE-UP WITH IOCL- LPG DIVISION FOR FINANCING THEIR LPG DISTRIBUTORS	ELECTRONIC DEALER FINANCE SCHEME (e-DFS): RENEWAL-CUM-MODIFICATION OF TIE-UP WITH IOCL- LPG DIVISION FOR FINANCING THEIR LPG DISTRIBUTORS
15	07/09/2023	501/2023-24	CDO/E&BC/GARIMA A/3/2023 - 24	GARIMA POLICY: SEXUAL HARASSMENT OF WOMEN AT WORKPLACE (PREVENTION, PROHIBITION & REDRESSAL) ACT, 2013	With the enactment of The Sexual Harassment of Women at Workplace (Prevention, Prohibition & Redressal) Act, 2013, the Bank has framed a policy known as Garima Policy. The policy was last reviewed and circulated vide e-Circular No CDO/E&BC/GARIMA/3/2022-23 dated 07.10.2022. 2. The policy has been reviewed and certain modifications have been made. The revised policy, as detailed in the following pages, replaces and supercedes the earlier policy.
16	07/09/2023	502/2023-24	NBG/PBU/LIMA-TD/18/2023 - 24	MASTER CIRCULAR - TERM DEPOSITS	Bank issues Circular instructions containing operating instructions on the Term Deposits from time to time. To enable the operating functionaries to have current instructions at one place, a Master Circular incorporating functionaries to have current instructions at one place, a Master Circular incorporating all the existing Circulars/ Instructions has been prepared and is appended. We advise that this Master Circular consolidates all the previous instructions issued up to 22.08.2023 vide the Circulars in the Appendix
17	07/09/2023	503/2023-24	CCO/CPD-ADV/38/2023 - 24	MASTER CIRCULAR ON TAKE OVER OF LOANS AND ADVANCES	Please refer to the Circular No. CCO/CPD-ADV/89/2021-22 dated 02.11.2021 in terms of which Master Circular on takeover norms was issued. Subsequently, Various Circulars/Instructions have been issued modifying/adding the extant instructions. 2. With a view to provide relevant guidelines at one place on the takeover of Loans & Advances, we have prepared Master Circular and is placed as Annexure-I. Besides, a format for undertaking 1st review of taken over accounts (Non-personal segment) with exposure above Rs.5.00 Crore is also attached as Annexure-II. 3. These guidelines shall supersede all the previous guidelines issued in this regard.
18	07/09/2023	504/2023-24	NBG/RE,H*HD-HL CAMPA/19/2023 - 24	SBI LIFE: "HAR GHAR SURAKSHA" CAMPAIGN	SBI Life: "Har Ghar Suraksha" Campaign For achieving higher Home Loan coverage under SBI Life RiIn Raksha, For the period 01st September 2023 to 31st October 2023
19	08/09/2023	505/2023-24	NBG/SME/SCFU-e-DFS/63/2023-24	ELECTRONIC DEALER FINANCE SCHEME (e-DFS): RELAXO FOOTWEARS LTD: RENEWAL OF TIE-UP FOR FINANCING THEIR DEALERS	The tie-up with Relaxo Footwears Ltd. for financing their dealers has been renewed for a further period of one year. The Terms and Conditions are given as Annexure I.
20	08/09/2023	506/2023-24	NBG/SME/SCFU-e-DFS/64/2023-24	ELECTRONIC DEALER FINANCE SCHEME (e-DFS): MODIFICATION IN E-DFS TIE-UP FOR FINANCING THEIR DEALERS RENEWAL OF E-DFS TIE-UP WITH UNO MINDA LTD FOR FINANCING THEIR DEALERS WITH MODIFICATIONS.	The tie-up with UNO Minda Ltd. for financing their dealers has been renewed with modifications for a further period of one year. The Terms and Conditions are given as Annexure I.
21	08/09/2023	507/2023-24	NBG/PBBU/NRI-GEN/13/2023-24	YONO : DIGITIZATION OF NRI ACCOUNT OPENING THROUGH YONO	Non resident Indian (NRI) accounts now can be opened through YONO platform.
22	08/09/2023	508/2023-24	CCRO/ORMD-GOVNANCE/8/2023-24	LOSS DATA MANAGEMENT (LDM) MANUAL	Manual of Loss Data Management (LDM) has been issued.

With revolutionary greetings,



Shubhajoti Chattopadhyay
(General Secretary)

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