

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

1, STRAND ROAD, KOLKATA-700 001.

Phone: 2213-0663, 2213-0154, 2213-0665 (after 5.30 P.M.), Fax : (033) 2210-1684



e-mail: sbioabengalcircle@gmail.com
www.sbioabengal.com

Circular No. 148/2023

Date: 17.09.2023

To All Members (Please Circulate)

EMPOWERMENT SERIES **WEEKLY KNOWLEDGE UPDATE** **(10.09.2023 TO 16.09.2023)**

As a part of “WEEKLY KNOWLEDGE UPDATE”, we have once again compiled gist of e-circulars for the period 10.09.2023 to 16.09.2023. We are delighted to bring out this compilation under **empowerment series** for circulation amongst members

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 10.09.2023 AND 16.09.2023

SL NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	11/09/23	509/2023- 24	NBG/PBBU/NRI-DEPOSIT/ 14/2023 - 24	FOREIGN CURRENCY NON-RESIDENT (BANKS) A/CS (FCNR (B)) AND RESIDENT FOREIGN CURRENCY (RFC) A/CS REVISION OF INTEREST RATES W.E.F. 10TH SEPTEMBER 2023	Foreign currency non-resident (banks) a/cs (fcnr (b)) and resident foreign currency (rfc) a/cs revision of interest rates w.e.f. 10th September 2023
2	11/09/23	510/2023- 24	NBG/SMEBU-SME ADVANC/29/2023 - 24	CONTACTLESS LENDING PLATFORM PRODUCTS: CLP MUDRA (FOR LOANS OF RS.1.00 LAKH TO RS.10.00 LAKH) AND SME E-SMART SCORE (FOR LOANS ABOVE RS.10.00 LAKH TO RS.500.00 LAKH) -REVIEW WITH MODIFICATIONS	CLP Mudra and SME e-Smart Score products have been designed exclusively for the proposals sourced through CLP. Based on the feedback received from Circles, Bank has reviewed of the products with modifications in product features. Following Annexures are provided: 1. Annexure I: Modifications in Product Features 2. Annexure II: CLP Mudra (for loans of ₹1.00 lakh to ₹10.00 lakh) Revised consolidated Product Features 3. Annexure III: SME E-Smart Score (for loans above ₹10 lakh to ₹50 lakh)– Revised consolidated Product Features 4. Annexure IV: SME E-Smart Score (for loans Above ₹50 lakh to ₹500 lakh) – Revised Product Features 5. Annexure V: Scoring Model for CLP Mudra (for generation of in-principle approval on CLP portal) 6. Annexure VI (a): Credit Scoring Model for SME E-Smart Score 7. Annexure VI (b): Scoring Model for SME E-Smart Score for in-principle approval generation (on CLP portal) 8. Annexure VII: CLP Data (as received from CLP) 9. Annexure VIII: Process flow for generation of leads on CLP portal 10. Annexure IX: Glossary of Circulars
3	11/09/23	511/2023 - 24	NBG-AB-IC&GL/- INVESTMENT CREDIT/18/2023 - 24	AGRICULTURE INFRASTRUCTURE FUND (AIF) SCHEME : SOP FOR SUBMISSION OF CLAIMS FOR INTEREST SUBVENTION AND CREDIT GUARANTEE FEE (CGTMSE FEE)	The detailed SOP on the process of submission of interest subvention and Credit Guarantee fee (CGTMSE fee) claims and passing reimbursement of claims received are provided in the annexures.
4	12/09/23	512/2023- 24	NBG/PBU/PL-PERLOANS/19/2023 - 24	XPRESS CREDIT, PENSION LOAN & AUTO LOAN SCHEMES : PROCESSING FEE WAIVER DURING FESTIVE SEASON TILL 31.01.2024	With the commencement of festive season of the year viz. Onam, Raksha Bandhan, Ganesh Chaturthi, Navratri, Dusshera, Diwali, Chhath Puja, Eid, Christmas and New Year etc., from August'23 onwards, a huge demand for Personal Loans & Auto Loans are expected in the industry. In view of the foregoing and in order to give a fillip to Xpress Credit, Pension Loan and Auto Loan advances growth during the festival season, the Competitive Authority has approved concession as per annexure under Xpress Credit, Pension Loans and Auto Loans till 31.01.2024.
5	12/09/23	513/2023- 24	R&DB/PBU/CD&e-COM-PL/ 9/2023 - 24	PBBU: LOAN AGAINST MUTUAL FUND UNITS - REVIEW AND MODIFICATIONS	In order to garner substantial business in our Loan against Securities portfolio, the Competent Authority has approved modifications/changes in product features of the existing scheme for granting Loan Against Mutual Fund Units (LAMFU). The highlights of the modifications are as per Circular.

Shubhajyoti Chattopadhyay

General Secretary

Mobile : 9434551152

State Bank of India Officers' Association

(BENGAL CIRCLE)

: 2 :

SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
6	12/09/23	514/2023- 24	R&DB/PBU/CD&e-COM-PL/ 10/2023 - 24	PBBU: LOAN AGAINST MUTUAL FUND UNITS - PROCESSING OF LOANS THROUGH RLMS APPLICATION	Personal Segment - Loan against Mutual Fund Units (LAMFU) product has now been made live on RLMS application and all branches / operating units are advised to process Loan against Mutual Fund Units applications through RLMS. The RLMS application is available in CBS > Apps > SBIRLMS. Branches can access RLMS directly also by inputting https://rlms.sbi.in . A User Manual for RLMS application is placed at location: SBI Times > My Workplace > Department 2 > LLMS/LOS Department > Links of major applications > RLMS. In case branches face any login issues, Operating Units need to raise the request through 'Service Desk' for creation/ updations of Users at below-mentioned path: New Service Request > RLMS > User Management > New User Creation/ User Branch Change/ User Deletion/ User Role Modification" Branches can also share the error details along-with Branch code, PF ID of Processing Officer/ Sanctioning Officer/ Scrutiniser/ Controllers on the below-mentioned email ids: support.rlms@sbi.co.in cmit3.rlms@sbi.co.in agm5.pbpl@sbi.co.in agmit3.rlms@sbi.co.in
7	12/09/23	515/2023- 24	CDO/P&HRD-PM/27/2023 - 24	STAFF SUPERVISING: AMENDMENT IN SBIOSR (RULE NO. 5.1) NEWLY INTRODUCED STAGNATION INCREMENT TO THE OFFICERS WHO WERE IN SERVICE ON 01.11.2017	Indian Banks' Association vide its letter no. HR & IR/MBR/743/2022-23/0050 dated 25.04.2023 has issued clarifications related to additional (newly introduced) stagnation increments. Accordingly, Executive Committee of the Central Board has approved the amendment of SBIOSR (Rule No. 5.1) as per circular.
8	13/09/23	516/2023- 24	NBG/SMEBU-MSMECAMPAIGN/30/2023 - 24	SME BUSINESS UNIT: FINANCING TO MSME UNITS UNDER CLUSTER BASED APPROACH: LAUNCH OF NEW "CLUSTER APNAO CAMPAIGN 3.0" (PERIOD 01.09.2023 - 31.12.2023)	Considering the good business traction observed in earlier campaigns, for acquiring new customers, retaining our quality business and to promote cluster based financing, the Competent Authority has approved launching of a new Campaign "Cluster Apnao Campaign 3.0" (period from 01.09.2023 to 31.12.2023). The salient features of the Campaign are as per Annexure-1. The consolidated list of 86 identified Clusters is enclosed as Annexure-2. Circles can identify additional clusters based on the business potential and recommend to SMEBU Corporate Centre for inclusion.
9	13/09/23	517/2023- 24	R&DB/BOD-IBA/29/2023 - 24	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS MONTHLY REVIEW	In connection with Bank's e-Circular No. R&DB/BOD-IBA/22/2023 - 24 (Sl. No.419/2023-24) dated 11 th August 2023, regarding list of Transport Operators recommended by the Indian Bank's Association (IBA) to the Member Banks, Bank has enclosed IBA's letter No. CIR/TD/M-09-23/2023-24/329 dated September 06, 2023, along with statements showing (1) Additions, (2) Renewals and (3) Change of Address with Renewal, to be incorporated in the list of Recommended Transport Operators during the period 1st August 2023 to 31st August 2023. 2. Accordingly, please arrange to make necessary changes in the List of Recommended Transport Operators maintained at your end. The updated list is also available on the IBA website www.iba.org.in .
10	13/09/23	518/2023- 24	R&DB/BOD-IBA/30/2023 - 24	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS COMMENTS OF MEMBER BANKS:PERIODIC REVIEW	Bank has enclosed IBA's letter No. TD/70-78/12-23/324 dated 4th August 2023 in respect of Periodic Review of the recommendation accorded to the Transport Operators under the IBA Scheme as per the circular. Bank has advised to provide views / comments latest by 20th September 2023 whether you have anything to report with regard to the list of Transport Operators as above, based on any complaint which you might have received against any of these transport operators by email to dgm.bod@sbi.co.in .
11	13/09/23	519/2023- 24	NBG/SMEBU-SBI ABL/31/2023 - 24	SME ADVANCES: NEW PRODUCT ABL SARAL	A new, simple and deliverable product, "ABL Saral", suitable for small MSME units with improved features, has been designed. The product 'ABL Saral' will have higher Loan to Value (LTV) Ratio and competitive interest rate. Salient features of the ABL Saral are placed as under: 1. Loan against immovable property 2. LTV%: 65% (for other than Industrial property) of the realizable value 3. Minimum Loan: > Rs.10 Lakh 4. Maximum loan: Rs. 5 Cr 5. Facility: Dropline Overdraft and Cash Credit 6. Interest rate: EBR/ 6 M MCLR + 100/200 bps 7. Repayment: Dropline OD up to 180 months, Cash Credit: On demand.

Shubhajyoti Chattopadhyay

General Secretary

Mobile : 9434551152

State Bank of India Officers' Association
(BENGAL CIRCLE)

: 3 :

SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
					8. Assessment based on LTV%, Projected Turn over. The detailed product features of the product, Half-yearly Operational Data Format, Standard Operating Procedure (SOP) have been provided in the following Annexures: Annexure-I: Detailed product features. Annexure-II: Half-yearly Operational Data Format. Annexure-III: Standard Operating Procedure (SOP).
12	13/09/23	520/2023- 24	NBG/CVE-BU/SBI MF/23/2023 - 24	CVE-BU-SBI MUTUAL FUND CAMPAIGN "SIP MAHOTSAV" FROM 1ST SEPT. 2023 TO 16TH OCT. 2023 TO INCREASE SIP BOOK VALUE	the Competent Authority has approved launch of SIP Campaign "SIP MAHOTSAV" from 1 st Sept. 2023 to 16 th Oct. 2023. The target for the Campaign is 40% of the annual incremental SIP book Value target i.e., 300 Crs. The Circle wise target for campaign is attached under annexure A.
13	14/09/23	521/2023- 24	NBG/SMEBU-SME ADVANC/32/2023 - 24	SME BUSINESS UNIT : TRADE RECEIVABLE DISCOUNTING SYSTEM (TREDS) POLICY AND STANDARD OPERATING PROCEDURE (SOP) FOR OPERATING ON TREDS PLATFORM	It has been decided that only authorised branches shall undertake TReDS business. The list of Authorised Branches as on date are as per circular. TReDS policy, Limit & Pricing Matrix and SOP on TReDS are enclosed in the following Annexures. TReDS : Policy Annexure - I Limit & Pricing Matrix: Annexure – II SOP on TReDS : Annexure - III
14	14/09/23	522/2023- 24	NBG/SME/SCFU-e-DFS/65/2023 - 24	ELECTRONIC DEALER FINANCE SCHEME (E-DFS): MODIFICATION IN E-DFS TIE UP FOR FINANCING THEIR DEALERS: HYUNDAI CONSTRUCTION EQUIPMENT INDIA PVT LTD (HCEIPL)	Please refer to Bank's circular no NBG/SME/SCFU-e-DFS/26/2023 - 24 dated 04.05.2023 for financing the dealers of Hyundai Construction Equipment India Pvt Ltd (HCEIPL). Now the tie up has been modified based on the feedback received from Circles/ dealers as per circular.
15	14/09/23	523/2023- 24	NBG/SME/SCFU-e-DFS/66/2023 - 24	ELECTRONIC DEALER FINANCING SCHEME (E-DFS): SUZUKI MOTORCYCLES INDIA PVT LTD (SMIPL): RENEWAL OF TIE UP WITH MODIFICATION FOR FINANCING THEIR DEALERS	Please refer to Bank's Circular No NBG/SME/SCFU-e-DFS/5/2022 – 23 dated 12.04.2022 for financing the dealers of Suzuki Motorcycles India Pvt Ltd (SMIPL). 2. The Tie-up has now been renewed for a further period of one year. The Terms and Conditions are given as Annexure I. 3. Detailed e-Circulars regarding Product Review issued from time to time are listed as mentioned in Circular.
16	14/09/23	524/2023- 24	CAG/CMP-DW/7/2023 - 24	CASH MANAGEMENT PRODUCT: DIVIDEND WARRANT M/S TOURISM FINANCE CORPORATION OF INDIA LTD – EQUITY DIVIDEND ACCOUNT 2022-2023	Bank has to advise that at the request of M/s TOURISM FINANCE CORPORATION OF INDIA LTD – for payment of Equity dividend for the year 2022-23 Account No 42182250686 it has been decided by the appropriate authority to extend the facility of payment of their Dividend Warrant "AT PAR" at ALL Branches of State Bank of India in India. ALL BRANCHES MAY PLEASE NOTE THAT DIVIDEND WARRANT IS TO BE PAID IN CORE BANKING SOLUTION THROUGH FOLLOWING MENU: - "Service Branch/Clearing house – Dividend Warrant" Payment only. The Dividend Warrants invariably be paid through Menu "Service Branch/clearing house – dividend Warrants Menu – Payment" in Core Banking Solution only" The payment of the warrants must be done either individually or through bulk upload in Core Banking Solution as mentioned in Circular.
17	14/09/23	525/2023-24	CIRCULAR STANDS WITHDRWAN	CIRCULAR STANDS WITHDRAWN	
18	14/09/23	526/2023- 24	CCO/CPD-ADV/39/2023 - 24	MARGINAL COST OF FUNDS BASED LENDING RATE (MCLR), BASE RATE AND BPLR WITH EFFECT FROM - 15TH SEPTEMBER 2023	It has been decided by the appropriate authority to keep MCLR, Base Rate and BPLR unchanged w.e.f. 15.09.2023 as mentioned in Circular. Base rate effective from 15th September 2023 BPLR rate effective from 15th September 2023
19	14/09/23	527/2023- 24	NBG/GAD-GBU/20/2023 - 24	STATE GOVERNMENT TRANSACTIONS DEPICTION OF TRANSACTION DATE AND SETTLEMENT DATE IN THE DATE-WISE MONTHLY STATEMENT	Bank has been advised by RBI vide their letter No. BEL.BD.BKAD.No. S-195/06.07.005/2023-24 dated 01.08.2023 for implementation of revised DMS format w.e.f. August 01, 2023 which includes the "Date of Settlement" along with other existing details. 2. The functionality for generating revised DMS in FSLO Module under GBSS has already been rolled out and Dealing Branches/FPLBs are to get the DMS generated from FSLO Module only w.e.f. August 01, 2023 for onward submission and verification to Treasuries. The User Manual of the same is placed on SBI Times (Annexure-I).
20	14/09/23	528/2023- 24	NBG/SME/SCFU-e-DFS/67/2023 - 24	ELECTRONIC DEALER FINANCE SCHEME (E-DFS): VOLVO CE INDIA PRIVATE LIMITED (VCE INDIA): RENEWAL OF TIE-UP WITH MODIFICATION FOR FINANCING THEIR DEALERS	Please refers to Circular No NBG/SME/SCFU-e-DFS/16/2022-23 dated 02.05.2022 for financing the dealers of Volvo CE India Private limited (VCE India). The Tie-up has now been renewed for a further period of one year. The Terms and Conditions are given as Annexure I. Detailed e-Circulars regarding Product Review issued from time to time are listed as per circular

Shubhajyoti Chattopadhyay
General Secretary
Mobile : 9434551152

State Bank of India Officers' Association
(BENGAL CIRCLE)

: 4 :

SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
21	14/09/23	529/2023- 24	R&DB/PBU/CD&e-COM-PL/11/2023 - 24	PBBU: LOAN AGAINST SOVEREIGN GOLD BONDS - PROCESSING OF LOANS THROUGH RLMS APPLICATION	<p>Personal Segment - Loan against Sovereign Gold Bonds (LASGB) product has now been made live on RLMS application and all branches / operating units are advised to process Loan against Sovereign Gold Bond applications through RLMS.</p> <p>The RLMS application is available in CBS > Apps > SBIRLMS. Branches can access RLMS directly also by inputting https://rlms.sbi.in.</p> <p>A User Manual for step-by-step process flow in RLMS application is attached herewith as Annexure-I. The same has been placed at location: SBI Times > My Workplace > Department2 > LLMS/LOS Department > Links of major applications > RLMS.</p> <p>In case branches/ operating units face any login issues, they shall raise a request through 'Service Desk' for creation/ updation of Users at below-mentioned path: New Service Request > RLMS > User Management > New User Creation/ User Branch Change/ User Deletion/ User Role Modification"</p> <p>Branches can also share the error details along-with Branch code, PF ID of Processing Officer/ Sanctioning Officer/ Scrutiniser/ Controllers on the below-mentioned email ids: support.rlms@sbi.co.in cmit3.rlms@sbi.co.in agm5.pbpl@sbi.co.in agmit3.rlms@sbi.co.in</p>
22	14/09/23	530/2023- 24	NBG/PBU/LIMA-FLEXI/19/2023 - 24	SARVOTTAM (NON - CALLABLE) TERM DEPOSIT STANDARD OPERATING PROCEDURE	<p>Sarvottam (Non-callable) Domestic Term deposit, with no premature withdrawal facility, was introduced vide Circular no- NBG/PBU/LIMA-TD/30/2022 – 23 dated 17/02/2023.</p> <p>Standard Operating Procedure for operation of Sarvottam (Non-callable) Domestic Term deposit has been prepared incorporating instructions issued up to 31.07.2023 by Bank/Regulatory Authority and is appended for use of operating functionaries.</p>
23	14/09/23	531/2023- 24	NBG/PBU/LIMA-NOMINAT/20/2023 - 24	NOMINATION FACILITY BANK DEPOSITS, SAFE DEPOSIT LOCKERS AND SAFE CUSTODY ARTICLES STANDARD OPERATING PROCEDURE	<p>Please refer to Standard Operating Procedure for recording of Nomination in Bank Deposits, Safe Deposit Locker and Safe Custody Article issued vide e-Circular No.NBG/PBU/LIMA-NOMINAT/9/2020–21 dated 29.07.2020.</p> <p>Review of Standard Operating Procedure (SOP) for recording of Nomination in Bank Deposits, Safe Deposit Locker and Safe Custody Article including Nomination Forms has been carried out as per extant instructions. Instructions issued up to 31.07.2023 by Bank/Regulatory Authority have been incorporated in the SOP.</p>
24	15/09/23	532/2023- 24	NBG-AB-IC&GL/-INVESTMENT CREDIT/19/2023 - 24	FINANCING INDIVIDUAL MEMBERS OF SHGS UNDER DAY NRLM WITH EASE BY REMOVING CERTAIN PAIN POINTS	<p>The Svayam Siddha is not a product or scheme but is an initiative for financing women members of SHGs who are aspiring to become independent women micro entrepreneurs in Rural and Semi Urban areas with ease and addressing/removing their pain points. There is only a separate Scheme Code (9246) and no separate Product Code for financing under Svayam Siddha Initiative. The existing product codes under which the loans would be sanctioned shall only be used.</p> <p>The existing guidelines applicable to the respective products/schemes shall be followed subject to the relaxations in certain terms such as obtention of Quotation /DPR / Balance Sheets/ Projected financials etc., but with certain eligibility, identification, and other conditions as to the ceilings on loan amount, and restricted to only 30 defined activities as identified by NRLM etc., mentioned below in Section 5 and 6 while financing under Svayam Siddha Initiative to individual members of SHGs. No other deviations, except as mentioned in Sections 5 and 6 as under are permitted in the existing product/scheme guidelines.</p> <p>It is mandatory to use Scheme Code "9246" for the loans given under Swayam Siddha initiative as it is an identifier to generate MIS and report the data to NRLM, MoRD. This is also necessary for ensuring compliance of relaxations provided under this Initiative.</p>
25	15/09/23	533/2023- 24	NBG/SME/SCFU-e-DFS/68/2023 - 24	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (E-DFS): RENEWAL-CUM-MODIFICATION OF TIE-UP WITH BHARAT PETROLEUM CORPORATION LTD. (PETROLEUM DIV.) FOR FINANCING THEIR DISTRIBUTORS /DEALER	<p>Bank had entered into a tie up with Bharat Petroleum Corporation Limited (BPCL) for financing their petroleum dealers/ Distributors under e-DFS in June 2012. The tie-up was last renewed in the month of June 2023 and instructions were circulated vide circular NBG/SME/SCFU-e-DFS/45/2023-24 dated 11-07-2023.</p> <p>2. The tie-up has now been reviewed with following modification in the terms and conditions, placed at Annexure-I.</p>
26	16/09/23	534/2023- 24	DB&T/DT eComm-YONO /9/2023 - 24	STANDARD OPERATING PROCEDURE (SOP) ON UPI IN YONO APP	<p>SOP on UPI journey in YONO App was last issued on 09th January 2020.</p> <p>The SOP has since been reviewed and instructions issued up to 17th July 2023 have been incorporated along with relevant guidelines for YONO for Every Indian (YFEI). We have placed the SOP in the path SBI Times>Manuals/Master Circulars/Policies/SOP>SOP</p>

Shubhajyoti Chattopadhyay

General Secretary

Mobile : 9434551152

State Bank of India Officers' Association

(BENGAL CIRCLE)

: 5 :

SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
27		535/2023- 24	NBG/BRNWM- BRANCHES/6/2023- 24	POLICY ON GENERAL MANAGEMENT OF BRANCHES	The Reserve Bank of India vide their Master Circular on Customer Service in Banks, bearing No: RBI/2015-16/59 dated 01.07.2015 has stipulated that Banks should have a Board approved policy for general management of the branches. Policy on General Management of Branches (ver. 4.0) has since been reviewed, updated and approved by the Central Board of the Bank. A Copy of the policy is attached as Annexure.
28		536/2023- 24	NBG/GAD- GBU/21/2023 - 24	SUNSET OF PRODUCTS CURRENT ACCOUNT – GOVT. OF TELANGANA (E-SBH) PRODUCT CODE - 50602761	Bank advises that competent authority has sanctioned approval for withdrawal of the product Current Account – Govt. of Telangana (e-SBH) Product Code – 50602761. The new account opening under this product code has been disabled from backend by GITC
29		537/2023- 24	R&DB/BOD- INS/31/2023 - 24	BANKER'S INDEMNITY INSURANCE POLICY 2023-24	Please refer to our e-Circular No R&DB/BOD-INS/14/2022-23 (Sl. No. 594/ 2022-23) dated 24.08.2022 on the captioned subject. The captioned policy has been renewed for the period 01.07.2023 to 30.06.2024 with the Go Digit General Insurance Limited (GDGIL). Scanned copy of policy No. IA101447687 has been uploaded on State Bank Times under My Workplace > Departments 1 > Banking Operations Department > Insurance Section. The policy has been arranged by M/s. Prudent Insurance Brokers Pvt. Ltd. (PIBPL) who will assist in settlement of claims under this policy. Contact details of the officials of Insurance Broker (PIBPL) are as per circular. Coverages of the policy is applicable to losses of: Section A - Cash and Valuables On Premises and Section B - Cash and Valuables In Transit Loss of Cash & Valuables due to Employee's Dishonesty or Error & Omissions are also covered under the policy

With revolutionary greetings,



Shubhajoti Chattopadhyay
(General Secretary)

Shubhajoti Chattopadhyay

General Secretary

Mobile : 9434551152