

# 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](mailto:sbioabengalcircle@gmail.com)  
[www.sbioabengal.com](http://www.sbioabengal.com)

Circular No. 176/2023

Date: 19.11.2023

**To All Members (Please Circulate)**

### **EMPOWERMENT SERIES** **WEEKLY KNOWLEDGE UPDATE** **(12.11.2023 TO 18.11.2023)**

As a part of “WEEKLY KNOWLEDGE UPDATE”, we have once again compiled gist of e-circulars for the period 12.11.2023 to 18.11.2023. We are delighted to bring out this compilation under **empowerment series** for circulation amongst members

### **SYNOPSIS OF CIRCULARS ISSUED BETWEEN 12.11.2023 AND 18.11.2023**

SL NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	13.11.2023	761/2023 - 24	NBG/SMEBU-MSMECAMPAIN/48/2023 - 24	“CLUSTER APNAO 3.0” CAMPAIGN (PERIOD 01.09.2023 – 31.12.2023) INCLUSION OF NEW CLUSTERS 1) KHURJA CERAMICS POTTERY 2) BURDWAN RICE MILL 3) SURI RICE MILL	Based on recommendations received from Circles, the following additional clusters have been approved: i. Khurja Ceramics Pottery Cluster (New Delhi Circle) ii. Burdwan Rice Mill Cluster (Kolkata Circle) iii. Suri Rice Mill Cluster (Kolkata Circle)
2	13.11.2023	762/2023 - 24	CCO/CPD-ADV/58/2023 - 24	MARGINAL COST OF FUNDS BASED LENDING RATE (MCLR) WITH EFFECT FROM – 15TH NOVEMBER 2023	It has been decided by the appropriate authority to keep MCLR unchanged w.e.f. 15.11.2023, as detailed as per circular.
3	13.11.2023	763/2023 - 24	CDO/P^HRD-PPFG/38/2023 - 24	100% DEARNESS RELIEF (DR) NEUTRALISATION FOR PRE-01.11.2002 RETIREES / FAMILY PENSIONERS W.E.F. 01.10.2023	Details of revised DR and Ex-gratia (over and above Basic Pension and DR thereon) at a uniform rate with effect from 01st October 2023 is placed as Annexure-A. A letter of undertaking is to be taken from the pensioners to enable the Bank to make adjustment to the Pension Fund, if any, at a later date. The format for the undertaking is placed as Annexure-B.
4	14.11.2023	764/2023 - 24	R&DB/P&SP/FTC/8/2023 - 24	SBFTC CAMPAIGN FOR CAPTURING MARKET	To increase our FTC business during the upcoming vacation period, we propose to run a campaign from 15.11.2023 to 14.02.2024 considering the following points: ☞ To focus on admissions of the student abroad in Spring season which usually starts in January. ☞ To grab the business of customers who visit abroad during November, December, and January for leisure. ☞ To achieve the annual budget within time by the Circles. All details as per circular.
5	15.11.2023	765/2023 - 24	NBG/SME/SCFU-e-DFS/106/2023 - 24	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) - RENEWAL OF E-DFS TIE-UP: ESCORTS KUBOTA LIMITED (CONSTRUCTION EQUIPMENT DIVISION)	Please refer to our circular No NBG/SME/SCFU-e-DFS/93/2021 - 22 dated 03.11.2021 for financing the dealers of erstwhile Escorts Limited (Construction Equipment Division). 2.The Tie-ups have now been renewed for further period one year. The terms and conditions are given as Annexure I.
6	15.11.2023	766/2023 - 24	NBG/SMEBU-RMME INITI/49/2023 - 24	SME BUSINESS: PRATHAM STAR RATING: REWARD & RECOGNITION	Bank has launched Pratham Star Rating scheme for motivating RMs SME and promoting SME business. A Reward and Recognition scheme named Pratham Star Rating was launched in FY 2022-23 to build competitiveness and to encourage them to perform to the potential. The Pratham Star Rating Reward and Recognition scheme has also been approved by appropriate authority for FY 2023-24. The eligibility criteria for Pratham Star Rating for FY 2023-24 is placed in Annexure.
7	16.11.2023	767/2023 - 24	R&DB/BOD-IBA/38/2023 - 24	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS TO MEMBER BANKS: ADDITIONS / RENEWALS /CHANGE OF ADDRESSES WITH RENEWALS/ WITHDRAWAL/ NON-RENEWALS DURING THE PERIOD FROM 1ST SEPT 2023 TO 30TH SEPT 2023	Further to our e-Circular No. R&DB/BOD-IBA/29/2023 – 24 (Sl. No.517/2023-24) dated 13th September 2023, regarding list of Transport Operators recommended by the Indian Bank's Association (IBA) to the Member Banks, we enclose IBA's letter No. CIR/TD/M/10-23/2023-24/418 dated October 06, 2023, along with statements showing (1) Additions, (2) Renewals and (3) Change of Address with Renewal and (4) Withdrawal/ Non- Renewals to be incorporated in the list of Recommended Transport Operators during the period 1st September 2023 to 30th September 2023.

**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
8	16.11.2023	768/2023 - 24	R&DB/BOD- IBA/39/2023 - 24	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS - COMMENTS OF MEMBER BANKS-PERIODIC REVIEW	IBA's letter No. TD/70-78/02-24/471 dated 03rd November 2023 has been enclosed in respect of Periodic Review of the recommendation accorded to the Transport Operators under the IBA Scheme as per circular. Accordingly, please arrange to provide views / comments latest by 20th October 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
9	16.11.2023	769/2023 - 24	R&DB/BOD- IBA/40/2023 - 24	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS - COMMENTS OF MEMBER BANKS	We refer to IBA's letter No. CIR/TD/A-42/2023-24/505 dated 07th November 2023. 2. The following transport operators have applied to IBA for being recommended to Member Banks under the IBA Scheme for recommending Transport Operators as per circulars. Addresses of Branches are given in the enclosed sheet (Annexure I). Accordingly, please arrange to provide views / comments latest by 18th November 2023 by email to dgm.bod@sbi.co.in.
10	16.11.2023	770/2023 - 24	NBG/SME/SCFU- e-DFS/107/2023 - 24	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) RENEWAL OF TIE-UP WITH ANDHRA PAPER LIMITED (APL) ON EXISTING TERMS AND CONDITIONS FOR FINANCING THEIR DEALERS /DISTRIBUTORS	We had entered into tie-up with Andhra Paper Limited (erstwhile International Paper APPM) in the year 2015 and the tie up was last renewed in July 2022 vide circular NBG/SME/SCFU-e-DFS/51/2022 - 23 dated 02.07.2022. 2. The tie-up has now been renewed for further period of 12 months on the existing terms and conditions placed at Annexure - I. 3. Detailed e-Circulars regarding Product Review issued from time to time are listed as per circular.
11	16.11.2023	771/2023 - 24	RB&O/COO/Ops/V M (Non-IT)/3/2023 - 24	COMPLIANCE OF GUIDELINES RELATED TO OUTSOURCING OF BANKING ACTIVITIES	the Circles/ BUs responsible for outsourcing of various banking activities as per the Bank's Outsourcing Policy, are required to submit confirmation regarding compliance of the undernoted points on quarterly intervals starting from Q-2 (FY:2023- 24) as a risk mitigation measure. i. Annual Review/ Due Diligence of all the Service Providers are carried out on time. ii. Customers are not contacted after 7:00 P.M. and before 8:00 A.M. by Recovery and Resolution Agents and their employees. iii. In case of other service providers, customers are not contacted after 7:00 P.M. and before 7:00 A.M. by the agencies and their employees.
12	16.11.2023	772/2023 - 24	NBG/GAD- PENSION/33/2023 - 24	SWATANTRATA SAINIK SAMMAN YOJANA ACCEPTING DIGITAL LIFE CERTIFICATE IN THE FORM OF 'JEEVAN PRAMAAN'	Swatantrata sainik samman yojana (sssy) accepting digital life certificate (dlc) in the form of 'jeevan prama
13	16.11.2023	773/2023 - 24	NBG/PBU/AL- AUTOLOAN/9/2023 - 24	PBBU: AUTO LOANS: SBI CAR LOAN SCHEME -MODIFICATIONS	In view to garner more business and to address risk concerns, the competent authority has approved modifications in the existing scheme as per Annexure "A". These modifications will be applicable to SBI Car Loan Scheme, for all its variants viz. New Car Loan, NRI Car Loan, Assured Car Loan and Loyalty Car Loan Schemes. All other terms and conditions of Car Loan Scheme will remain unchanged.
14	17.11.2023	774/2023 - 24	DB&T/DT & eComm- YONO/12/2023 - 24	YONO REGISTRATION CAMPAIGN "DIGITAL UDAAN" FROM 24.11.2023 TO 31.01.2024	YONO Registration is the launch pad to catch the digital flight of our Bank's various digital offerings for the Customers. Registered customers on YONO have grown over the year and touched the milestone of 6.72 Crore registered customers as on 30.09.2023. To increase our customer base and achieve budgetary target for FY 2023 -24, YONO Registration Campaign "Digital Udaan" has been approved by competent authority starting from 24.11.2023 to 31.01.2024. Details as per circular
15	17.11.2023	775/2023 - 24	NBG/SME/SCFU- e-DFS/108/2023 - 24	ELECTRONIC DEALER FINANCE SCHEME (E-DFS): I) RENEWAL OF TIE-UP WITH MAHINDRA & MAHINDRA LTD (TRUCKS & BUS DIVISION) II) NEW TIE-UP WITH MAHINDRA TRUCKS & BUS DIVISION (SPARE PARTS)	We refer to our Circular No NBG/SME/SCFU-e-DFS/64/2022-23 dated 22.07.2022 for financing the dealers of Mahindra & Mahindra Ltd (Trucks & Buses Division). 2. The Tie-up has now been renewed for a further period of one year. The Terms and Conditions are given as Annexure I and II. Details as per circular.
16	17.11.2023	776/2023 - 24	CCO/CPD- ADV/59/2023 - 24	ROLL-OUT OF ABRIDGED STOCK STATEMENT, CHANGES IN THE FORMAT OF THE STANDARD STOCK STATEMENT	Roll-out of abridged stock statement changes in the format of the standard stock statement

**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
17	17.11.2023	777/2023 - 24	CDO/P&HRD- CDS/39/2023 - 24	E- MASTER CIRCULAR ON CAREER DEVELOPMENT SYSTEM (CDS)	Bank has revised and updated the Master Circular which consolidates important instructions on the subject issued by the CD&S Department till March 31, 2023. The policy changes approved by the Competent Authority from 31st March 2023 till now have also been incorporated and marked as New / Revised. The consolidated circular guidelines are furnished as per circular.
18	18.11.2023	778/2023 - 24	IT/GLOBALIT-IT- NW/8/2023 - 24	STANDARD GUIDELINES FOR PROCUREMENT OF STANDALONE INTERNET FACILITIES AT BRANCHES / OFFICES	Standard guidelines for procurement of standalone internet facilities at branches / offices
19	18.11.2023	779/2023 - 24	AML-CFT/AML-CFT- MEASURES/4/2023 - 24	AML-CFT MEASURES: DO'S AND DON'TS FOR OPERATING UNITS / FUNCTIONARIES	A need has been felt to review DO's & DON'Ts contained in above e.Circular in view of changes occurred during last one year and to make it more comprehensive for guidance of Operating Units. As there are some modifications / additions / deletions in existing list a revised set of "DO's and DON'Ts for all Operating Units / Functionaries have been compiled, which should be used by the staff after receiving communications from customers/AGM (SI)/AML CFT cell. The same is enclosed as Annexure-I.
20	18.11.2023	780/2023 - 24	NBG-AB-IC&GL/ INVESTMENT CREDIT/24/2023 - 24	FAQS ON SVAYAM SIDDHA INITIATIVE	Based on the feedback received from Ministry of Rural Development, officials from NRLM, the SRLMs Heads/Project Directors and from Circles, we issue clarifications on certain aspects related to finance under Svayam Siddha Initiative i. Frequently asked questions (FAQs). ii. A common application form for all 30 activities identified for finance under Svayam Siddha Initiative. iii. Format of forwarding letter by SRLM Officials. iv. Format of Declaration from owner of the property in which the Unit is located/operated. Annexure I: Frequently Asked Questions Annexure II: Common Application Form Annexure III: Format of Forwarding Letter from SRLM Official Annexure IV: Format for Declaration

With revolutionary greetings,



**Shubhajyoti Chattopadhyay**  
(General Secretary)