

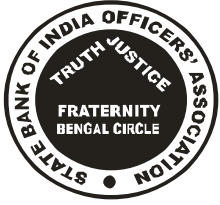
STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No. 43/2024

Date: 31.03.2024

To All Members (Please Circulate)

EMPOWERMENT SERIES **WEEKLY KNOWLEDGE UPDATE** **(24.03.2024 TO 30.03.2024)**

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 24.03.2024 to 30.03.2024. We are delighted to bring out this compilation under **empowerment series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 24.03.2024 AND 30.03.2024

SL NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	26/03/2024	1191/2023-24	NBG/PBU/LIMA-TD/34/2023 - 24	'AMRIT KALASH' DOMESTIC RETAIL TERM DEPOSITS INCLUDING NRI RUPEE TERM DEPOSITS EXTENSION OF SCHEME TILL 30.09.2024	'AMRIT KALASH' Term Deposit scheme for 400 days @7.10% p.a has been extended till 30th September 2024. All other terms and conditions shall remain unchanged.
2	26/03/2024	1192/2023-24	NBG/SME/SCFU-e-DFS/174/2023 - 24	SUPPLY CHAIN FINANCE ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL OF TIE-UP WITHOUT MODIFICATION WITH JK PAPER LTD(JKPL) FOR FINANCING THEIR DEALERS/ DISTRIBUTORS /STOCKISTS	The tie up with JK Paper Ltd (JKPL) for financing their dealers has been renewed without modification for a further period of 12months on the terms and conditions, placed at Annexure-1.
3	26/03/2024	1193/2023-24	NBG/PBU/PL-EDUCATION/36/2023 - 24	PERSONAL BANKING ADVANCES: STATUTORY AUDIT AUDITOR'S CERTIFICATE FOR INTEREST SUBSIDY IN CSIS, ACSISOBCEBC AND PADHO PARDESH SCHEMES	In view of the Annual Closing for FY 2023-24, all the branches and CPCs, which are subjected to Statutory Audit, have to obtain the Auditors certificate in respect of the interest subsidy claims submitted for the previous financial year i.e.2022-23.
4	26/03/2024	1194/2023-24	NBG/PBBU/NRI-GEN/32/2023 - 24	NRI SERVICES CUSTOMER CONNECT PROGRAMME THOUGH VIDEO CALLING: " V-CALL" SOP (Standard Operating Procedure)	An SOP (Standard Operating Procedure) has been encapsulated (as Annexure) on customer connect programme through Video call which will act as a tool to have a meaningful digital connect with NRIs through V-Call.
5	26/03/2024	1195/2023-24	NBG/PBU/LIMA-TD/35/2023 - 24	'SBI WECARE' TERM DEPOSIT SCHEME FOR SENIOR CITIZENS EXTENSION OF SCHEME TILL 30.09.2024	SBI WECARE Term Deposit scheme has been extended till 30th September 2024. All other terms and conditions shall remain unchanged
6	26/03/2024	1196/2023-24	CDO/P&HRD-PM/62/2023 - 24	AMENDMENT IN STATE BANK OF INDIA EMPLOYEES' PENSION FUND REGULATIONS, 2014: - COMPUTATION OF PENSION AT THE UNIFORM RATE OF 50% INSTEAD OF EXISTING 40% - 50% CALCULATION	The Central Board of the Bank in its meeting held on 06.12.2023 has accorded approval for the amendments in Regulation 23 of the State Bank of India Employees' Pension Fund Regulations, 2014 regarding computation of pension for SBI retirees at the uniform rate of 50 %
7	26/03/2024	1197/2023-24	NBG/GAD-GBU/55/2023 - 24	GOVT. BUSINESS: SMALL SAVINGS SCHEMES SOP ON NOMINATION IN PPF, SCSS, SSA AND MSSC ACCOUNTS	A detailed SOP incorporating all the existing Govt. instructions & guidelines has been prepared and is appended as an annexure to the circular. The SOP has also been placed at 'SBI Times' Portal in the following path: "My workplace>> Manuals / Master Circular / Policies / SOP>> SOPs>> GAD
8	27/03/2024	1198/2023 - 24	NBG/ABU/BP-INSPN/9/2023 - 24	ABU & GSS DEPARTMENT TABLETS WITH DATA PLAN FOR RELATIONSHIP MANAGER RURAL BUSINESS (RMRUs)	The competent authority has accorded approval to provide Tablet with Data Plan to each of the RMRUs across the Circles to enable them to source high value Agri loan proposals on the go which would reduce the TAT and thereby, will create a long-lasting impression among the clients.
9	27/03/2024	1199/2023-24	NBG/PBU/PL-PERLOANS/37/2023 - 24	PERSONAL BANKING ADVANCES PRE-APPROVED PERSONAL LOANS (PAPL) UMBRELLA WITHDRAWAL OF XPRESS CREDIT INSTA TOP-UP & INSTA PENSION PRODUCTS W.E.F. 01.04.2024	It is approved by the Competent Authority to withdraw the Xpress Credit Insta Top-up and Insta Pension Top-up loan products w.e.f. 01.04.2024.

Shubhajyoti Chattopadhyay

General Secretary

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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
10	27/03/2024	1200/2023-24	CDO/P&HRD-CM/63/2023 - 24	STAFF: SUPERVISING (SPECIALIST CADRE) PROMOTION YEAR 2024-25 VACANCIES FOR PROMOTION TO MMGS-II/ III & SMGS-IV/ V	The date of eligibility for the current promotion year has been decided as 1st April 2024. During the current promotion year i.e., 2024-25, vacancies have been approved in the various specialist types/ grades list provided in the circular.
11	27/03/2024	1201/2023-24	NBG/GAD-GBU/56/2023 - 24	ANNUAL CLOSING OF GOVERNMENT ACCOUNTS TRANSACTIONS OF CENTRAL/STATE GOVERNMENTS SPECIAL MEASURES FOR THE CURRENT FINANCIAL YEAR (2023-24)	Special measures/ arrangements for transactions, reporting and accounting of Government accounts for current financial year 2023-24 has been advised by RBI vide Notification No. RBI/2023-24/138 CO.DGBA. GBD.No. S1252/42-01-029/2023-24 dated 22nd March 2024 (Annexure-A).
12	27/03/2024	1202/2023-24	NBG/SMEBU-SME ADVANC/81/2023 - 24	SME BUSINESS UNIT: REDESIGNING OF LOAN JOURNEY REVISED PROCESS FLOW FOR SANCTION OF MSME LOANS USING BUSINESS RULE ENGINE (BRE) FOR LOANS ABOVE Rs 50.00 LAKHS TO Rs 5.00 CRORES	It has been decided to implement the revised process flow with Business Rule Engine (BRE) for SME loans above Rs 50.00 lakhs and up to Rs 5.00 crores for all type of customers viz. New to Bank (NTB), New to Credit (NTC), Existing to Bank (ETB), Existing to Credit (ETC) as well as for Renewals. Step by Step guide to complete the loan journeys is available in SBI times under the following path: SBI Times > My Workplace > Departments 2 > SME Business Unit > Pratham Corne
13	28/03/2024	1203/2023-24	CCO/CPD-ADV/95/2023 - 24	Annual Closing Exercise: Tracking of Project under Implementation – Date of Commencement of Commercial Operation (DCCO)	In view of annual closing exercise and to ensure that no discrepancy is reported in LFAR to avoid any adverse remarks from RBI in its annual Risk Assessment Report, the operating functionaries need to ensure : (i) Project Loan related data in LFAR should be prepared from "DCCO_TRACKING_REPORT (DAILY)". (ii) All the project loan accounts held at the branch/outfit are getting duly reflected in "DCCO_TRACKING_REPORT(DAILY)" generated by LLMS and in case of any omission/discrepancy, necessary entry/changes need to be made through "DCCO Tracking" menu in LLMS. (iii) The IRAC status in the "DCCO_TRACKING_REPORT(DAILY)" should tally with the CBS IRAC status. (iv) Correct Provisioning as per the applicable IRAC Status.
14	28/03/2024	1204/2023-24	NBG/WMBU-WEALTH/14/2023 - 24	SBI Wealth CONCESSION IN ANNUAL LOCKER RENT FOR WEALTH CUSTOMERS	To strengthen our competitive position in the market and meet our customer needs, the Competent Authority has approved concession of 50% in annual locker rental with effect from 07.03.2024 to Wealth Savings Account holders.
15	28/03/2024	1205/2023-24	R&DB/P&SP/FTC/12/2023 - 24	STATE BANK FOREIGN TRAVEL CARD (SBFTC) CAMPAIGN NAME: "FTC BON-VOYAGE" CAMPAIGN PERIOD: 01.04.2024 – 30.06.2024	A campaign named FTC BON- Voyage has been proposed to be launched from 01.04.2024 to 30.06.2024 to increase our SBFTC business during the upcoming April-June months of the F.Y. 2024-25. As the Haj Pilgrimage will also be coinciding with the proposed Campaign a Sub-Target for coverage of Haj Pilgrims with SBFTC is included in the Campaign Target. The Circle-Wise targets and the salient features of the campaign are placed as Annexure-i and annexure II respectively.
16	28/03/2024	1206/2023-24	CCO/CPD-ADV/96/2023 - 24	RISK GRADING OF SECTORS/ INDUSTRIES INDUSTRY RISK PREMIUM (IRP)	Industry Risk Premium (IRP) for the financial year 2024-25 for the sectors identified as high & medium risk sectors, shall be recovered on an annual basis synchronizing with the review of the industries/sectors by the bank and not at the time of review of interest rates.
17	28/03/2024	1207/2023-24	CCO/CPD-ADV/97/2023 - 24	RUPEE EXPORT CREDIT - INTEREST EQUALISATION SCHEME EXTENSION AND AMENDMENT UNDER INTEREST EQUALISATION SCHEME (IES)	Validity of "Interest Equalization Scheme" for Rupee Export Credit (Pre and Post Shipment) has been extended till 30th June 2024 with amendments. Further, a cap on subvention amount of Rs.2.5 crores per Importer Exporter Code (IEC) has been imposed till 30th June 2024 for the quarter starting from 1st April 2024.
18	28/03/2024	1208/2023-24	NBG/PBU/LIMA-SB/36/2023 - 24	MASTER CIRCULAR INOPERATIVE CURRENT AND SAVINGS BANK ACCOUNTS	An updated Master Circular incorporating modified RBI instructions and existing bank's Circulars / Instructions on Inoperative Current and Savings Bank Accounts issued up to 28.02.2024 have been prepared and attached as Annexure-A. Major changes brought in by RBI is attached as Annexure-B
19	28/03/2024	1209/2023-24	NBG/GAD-GBU/57/2023 - 24	GOVT. BUSINESS: INTEREST RATES FOR SMALL SAVINGS SCHEMES QUARTER-1 FY 2024-25	The rate of interest on various Small Savings Schemes for the first quarter of Financial Year 2024-25 starting from 01.04.2024 and ending on 30.06.2024 shall remain unchanged from those notified for the fourth quarter of Financial Year 2023-24.
20	28/03/2024	1210/2023-24	NBG/PBBU/NRI-GEN/33/2023 - 24	NRI SERVICES CUSTOMER CONNECT PROGRAMME THROUGH VIDEO CALLING: " V- CALL " SOP (Standard Operating Procedure)	It has been decided by the competent authority to roll out a proactive connect programme with NRI customers through video calling, leveraging the open-source video calling platforms like ZOOM/ Skype/ FaceTime / Google Meet / IMO / BOTIM / Whatsapp / others. In this regard, an SOP (Standard Operating Procedure) has been encapsulated and placed as Annexure.

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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
21	28/03/2024	1211/2023-24	NBG/PBBU/NRI-LRS/34/2023 - 24	LIBERALISED REMITTANCE SCHEME (LRS) OF RBI SOP: CHECKING INDUSTRY LEVEL BREACH OF LIMIT MONITORING OF UTILIZATION UNDER LRS ON CIMS PLATFORM OF RBI	RBI has instructed that LRS Limit should be monitored through CIMS Platform to avoid "Industry Level Breach" before effecting remittance. To enhance operational efficiency, compliance and risk management, an SOP has been issued for LRS limit check on RBI CIMS Portal for the users. Checking of LRS limit utilization in respect of remittances routed through INB (INB Fx-OUT) will be done at International Remittance Centre (IRC) at GMU – Kolkata.
22	28/03/2024	1212/2023-24	NBG/PBBU/NRI-GEN/35/2023 - 24	NRI SERVICES CAMPAIGN– MISSION "4-in-1" AND SBI CREDIT CARDS FROM 1 ST MARCH 2024 TO 30 TH JUNE 2024 CLARIFICATION	Clarifications have been given on the Campaign – Mission 4-in-1 and SBI credit Cards which was rolled out on 01.03.2024, to popularize Bank's PIS (Portfolio Investment scheme) and to increase awareness on SBI secured credit cards amongst NRI customers.
23	30/03/24	1216/2023-24	R&DB/AGNYBKGNA CH/21/2023 - 24	SPECIAL CLEARING OPERATIONS ON MARCH 30 & 31, 2024	To facilitate accounting of all the Government transactions for the current financial year (2023-24) by March 31, 2024, RBI has decided to conduct Special Clearing under CTS exclusively for Government Cheques on March 30 & 31, 2024 as below: Presentation Session - 17.00 Hours to 17.30 Hours Return Session - 19.00 Hours to 19.30 Hours
24	30/03/24	1214/2023 - 24	NBG/SME/SCFU-SCF/175/2023 - 24	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) NEW TIE UP WITH NOVATEUR ELECTRICAL & DIGITAL SYSTEMS PVT LTD FOR FINANCING THEIR DEALERS/DISTRIBUTORS	Bank have entered into a tie up with Novateur Electricals & Digital Systems Pvt Ltd for financing their distributors/dealers. Terms and conditions of the tie up are placed in Annexure-I, recommendation letter/ comfort letter format is placed in Annexure-II and agreement by the dealer under electronic distributor financing scheme is placed in Annexure-III.
25	30/03/24	1215/2023 - 24	R&DB/AGNYBKG-CB/22/2023 - 24	POLICY ON CASH RETENTION LIMIT - REVIEW	The Policy has been reviewed incorporating updated instructions and the same has been approved by the Central Board in the meeting held on 06.12.2023. The Policy has been attached as Annexure.
26	30/03/24	1216/2023 - 24	NBG/SME/SCFU-SCF/176/2023 - 24	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) R R KABEL LIMITED (RRKL) FOR FINANCING THEIR DISTRIBUTORS / DEALERS RENEWAL OF TIE UP WITH MODIFICATION IN TERMS AND CONDITIONS	The tie-up with R. R. Kabel Ltd (RRKL) has now been renewed with modifications for further period of 12 months. The approved modification in existing terms and conditions, are placed as Annexure I and revised terms and conditions sheet is enclosed as Annexure II.
27	30/03/24	1217/2023 - 24	NBG/SMEBU-SMECAMPAIGN/82/2023 - 24	"CLUSTER APNAO 4.0" CAMPAIGN (01.01.2024 – 31.03.2024); INCLUSION OF NEW CLUSTERS (1) MADHYA PRADESH RICE MILL CLUSTER (BHOPAL CIRCLE) (2) KERALA SEAFOOD INDUSTRY CLUSTER (THIRUVANANTHAPURAM CIRCLE)	The two new additional clusters have been included "CLUSTER APNAO 4.0" Campaign: i. Madhya Pradesh Rice Mill Cluster (Bhopal Circle) ii. Kerala Seafood Industry Cluster (Thiruvananthapuram Circle)
28	30/03/24	1218/2023 - 24	R&DB/BOD-IBA/59/2023 - 24	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS TO MEMBER BANKS: ADDITIONS/ RENEWALS/CHANGE OF ADDRESS WITH RENEWAL DURING THE PERIOD FROM 1 ST FEBRUARY 2024 TO 29 TH FEBRUARY 2024	(1) Additions, (2) Renewals and (3) Change of Addresses with Renewals has been incorporated in the list of Recommended Transport Operators during the period 1 st February 2024 to 29 th February 2024. The updated list is available on the IBA website www.iba.org.in .
29	30/03/24	1219/2023 - 24	CDO/SECURITY-SEC PRE/3/2023 - 24	PROHIBITION OF PHOTOGRAPHY IN THE BRANCH/ OFFICE PREMISES OF BANK	"Photography/ videography in the premises is strictly prohibited. It is reiterated to place the above-mentioned notice board regarding prohibition of Photography/ Videography inside the premises prominently
30	30/03/24	1220/2023 - 24	R&DB/BOD-GB/60/2023 - 24	ALL AGENCY BANKS TO REMAIN OPEN FOR PUBLIC ON MARCH 31, 2024 (SUNDAY)- ANNUAL CLOSING OF GOVERNMENT ACCOUNTS- TRANSACTIONS OF CENTRAL/STATE GOVERNMENTS- SPECIAL MEASURES FOR THE CURRENT FINANCIAL YEAR	It has been decided by the Competent Authority that all Branches of the Bank will remain open on 31.03.2024 (Sunday) to handle Government/Special clearing/Currency Chest related transactions. Only the Staff/officials handling Government/Special clearing/Currency Chest transactions will attend the branch on 31.03.2024.
31	30/03/24	1221/2023 - 24	CCO/CPD-ADV/98/2023 - 24	REVIEW OF PRICING OF COMMERCIAL ADVANCES - REVISED INTEREST RATE STRUCTURE W.E.F 01.04.2024	It has been decided to review the existing interest rates keeping in view the risk profile, probability of delinquency, market conditions etc of various categories of borrowers, while ensuring that our rates are aligned with the market rates and competitive as well. Accordingly, the interest rates have been revised and the new structures are placed as Annexure I.

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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
32	30/03/24	1222/2023-24	CCO/CPD-ADV/99/2023 - 24	POLICY ON INTEREST RATE ON LOANS & ADVANCES	"Policy on Interest Rate on Loans and Advances" contains interest rate framework, concessionary structure, general guidelines of the Bank related to Interest Rate and pricing for loans and advances of the bank . The approved "Policy on Interest Rate on Loans and Advances" is annexed as Annexure I.
33	30/03/24	1223/2023-24	CCO/CPD-ADV/100/2023 - 24	REVIEW OF POLICY: PRUDENTIAL FRAMEWORK FOR RESOLUTION OF STRESSED ASSETS	The policy on "Prudential Framework for Resolution of Stressed Assets" has been reviewed and approved by the Appropriate authority. The revised Policy is placed at Annexure.
34	30/03/2024	1224/2023-24	NBG/GAD-GBU/58/2023 - 24	REVISED SOP FOR CLAIM OF AGENCY COMMISSION ON CENTRAL GOVT. TRANSACTIONS	Bank has prepared a revised SOP by incorporating latest guidelines in this regard. The SOP is placed at 'SBI Times' Portal at the following path: "My Workplace >> Manuals/ Master Circular / Policies / SOP >> SOPs >>Government Accounts Department"
35	30/03/2024	1225/2023-24	R&DB/P&SP-DEBITCARD/13/2023 - 24	STATE BANK DEBIT CARDS REVISION IN ANNUAL MAINTENANCE CHARGES FOR DEBIT CARDS	It has been decided to revise the Debit Card Annual Maintenance (AMC) Charges w.e.f. 01.04.2024.
36	30/03/2024	1226/2023-24	R&DB/P&SP-DEBITCARD/14/2023 - 24	SBI DEBIT CARD ELECTRONIC CARD FOR OVERDRAFT ACCOUNTS (PERSONAL LOANS) DISCONTINUATION OF FACILITY	RBI vide notification RBI/2023-24/132 DOR.RAUG.AUT. REC.No.81/24.01.041/2023-24 March 07, 2024 advised that "No bank shall issue debit cards to cash credit/loan accounts. However, it will not preclude the banks from linking the overdraft facility provided along with Pradhan Mantri Jan Dhan Yojana accounts or Kisan Credit Card accounts with a debit card." Consequently, the facility of Electronic Cards from Overdraft Accounts will be discontinued.
37	30/03/2024	1227/2023-24	NBG/BRNWM-BRANCHES/12/2023 - 24	IMAGE BASED 2ND SCRUTINY OF NON-INDIVIDUAL ACCOUNTS AT LCPC NTB (NEW TO BANK) AS WELL AS ETB (EXISTING TO BANK) CUSTOMERS	To reduce the effective customer TAT in debit activation, remove duplication, ensure better compliance and image-based 2nd scrutiny by LCPC, it has been decided to roll out revised workflow both for NTB & ETB w.e.f. 01.04.2024.
38	30/03/2024	1228/2023-24	NBG/PBBU-PMD-GL/20/2023 - 24	Gold Loans : Market Value and Advance Value of Gold for Agri, SME & PB Gold Loans Effective from 01.04.2024	As per regular monthly review, revised Market Value and Advance Value per gram of Gold with effect from 01.04.2024.
39	30/03/2024	1229/2023-24	NBG/SME/SCFU-e-DFS/177/2023 - 24	ELECTRONIC DEALER FINANCE SCHEME (e-DFS): RENEWAL OF TIE-UP WITH ASHOK LEYLAND LIMITED - MEDIUM & HEAVY COMMERCIAL VEHICLES (ALL-MHCV	Refer to our e-Circular no. NBG/SME/SCFU-e-DFS/208/2022 - 23 dated 16.03.2023 for financing the dealers of Ashok Leyland Limited - Medium & Heavy Commercial Vehicles division (ALL-MHCV). Modifications in the Tie-up features were circulated vide e-Circular no. NBG/SME/SCFU-e-DFS/109/2023 - 24 dated 21.11.2023.
40	30/03/2024	1230/2023-24	CDO/P&HRD-CM/64/2023 - 24	STAFF: SUPERVISING PROMOTION POLICY FOR GENERAL CADRE OFFICERS FOR PROMOTION TO MMGS-II & MMGS-III	The Central Board in its meeting held on 27th March 2024 has reviewed the Promotion Policy for Promotion to MMGS-II & III (General Cadre) and accorded approval to the following amendments as under: (i) Removal of restriction on number of chances for Promotion to MMGS-II & III w.e.f. Promotion Year (PY) 2025-26, subject to 2-years residual service. (ii) Re-introduction of Interview and re-assignment of CDS Score & Interview marks/weightage for Promotion to MMGS-III w.e.f. PY 2024-25.
41	30/03/2024	1231/2023-24	NBG/PB/C^ITU-DSP/17/2023 - 24	SALARY PACKAGE ACCOUNTS : DEFENCE SALARY PACKAGE (DSP) CENTRAL ARMED POLICE SALARY PACKAGE (CAPSP) INDIAN COAST GUARD SALARY PACKAGE (ICGSP) STANDARD OPERATING PROCEDURE (SOP)	Refer to e-Circular no. NBG/PB/C^ITU-DSP/8/2020 - 21 dated 15.01.2021, vide which earlier Standard Operating Procedure (SOP) for Defence Salary Package (DSP), Central Armed Police Salary Package (CAPSP) and Indian Coast Guard Salary Package (ICGSP) was issued. This SOP has been updated for convenience of operating functionaries and enclosed as Annexure.
42	30/03/2024	1232/2023-24	CDO/P&HRD-CM/65/2023 - 24	STAFF: SUPERVISING PROMOTION POLICY FOR GENERAL CADRE OFFICERS FOR PROMOTION TO SMGS-IV & SMGS-V	The Central Board in its meeting held on 27th March 2024 has reviewed the Promotion Policy for Promotion to SMGS-IV & V (General Cadre) and accorded approval to the following amendments as under: > Removal of restriction on number of chances for Promotion to SMGS-IV & V w.e.f. PY 2025-26, subject to 2-years residual service. > Cooling period dispensed off w.e.f. PY 2025-26

With revolutionary greetings,



Shubhajyoti Chattopadhyay
(General Secretary)

Shubhajyoti Chattopadhyay

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