

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

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

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Circular No. 46/2024

Date: 07.04.2024

**To All Members (Please Circulate)**

### **EMPOWERMENT SERIES** **WEEKLY KNOWLEDGE UPDATE** **(31.03.2024 TO 06.04.2024)**

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 31.03.2024 to 06.04.2024. We are delighted to bring out this compilation under **empowerment series** for circulation amongst members.

#### **SYNOPSIS OF CIRCULARS ISSUED BETWEEN 31.03.2024 AND 06.04.2024**

SL NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	01.04.2024	1/2024 - 25	CDO/P&HRD-PM/1/2024 - 25	STAFF: SUPERVISING "NEW LTC/HTC SCHEME" FOR OFFICERS- REVISION OF PROVISIONS IN CASE WHERE BOTH HUSBAND AND WIFE ARE WORKING IN SBI	the Central Board in its meeting held on 28th February, 2024 has approved the revision of provisions for New LTC/HTC Scheme in case both Husband and Wife are working in SBI. The revised provisions of the scheme are as per circular. For easy understanding of the revised provisions, an illustration is placed as Annexure-II
2	01.04.2024	2/2024 - 25	CDO/P&HRD-PM/2/2024 - 25	"NEW LTC/HTC SCHEME" CALCULATION OF NOTIONAL ENTITLEMENT - LTC RATE FOR FY 24-25	With the approval of the competent authority, the Notional Entitlement of LTC has been revised for the Financial Year 2024-25 as per Circular. The rate of HTC and TFA will stand revised in accordance with revised LTC Rate. The revised rate will be applicable for the entire FY 2024-25 with effect from 01st April, 2024.
3	01.04.2024	3/2024 - 25	IT/GLOBALIT-PE-1/1/2024 - 25	STANDARDISED SPECIFICATIONS FOR IT HARDWARE (DESKTOPS, LAPTOPS, PRINTERS & SCANNERS)	Bank has attached herewith the Standardised configuration of hardware items (Desktop, Laptop, Printer & Scanners) as Annexure duly approved by competent authority for reference by procuring offices before procurement of these hardware items. The approved configuration is valid for the period 1st April 2024 to 30th September 2024.
4	01.04.2024	4/2024 - 25	NBG/SMEBU-SMECAMPAIGN/1/2024 - 25	MARKETING CAMPAIGN FOR CONDUCTING EXPORTERS CONNECT PROGRAMS CAMPAIGN NAME: "EXPORTERS CONNECT 2024" PERIOD: 1ST APRIL 2024 TO 30TH JUNE 2024	The details of the proposed campaign are as below: Objective: To reach out to exporters, preferably non-customer exporters at all important export centers including 43 'Towns of Export Excellence'. Target : To mobilise new leads and improve our market share in Export Credit
5	01.04.2024	5/2024 - 25	CCO/CPD-ADV/1/2024 - 25	REVIEW OF POLICY ON APPOINTMENT OF NOMINEE DIRECTORS (ND) ON THE BOARD OF COMPANIES ASSISTED BY THE BANK	A comprehensive review has been undertaken based on the feedback received from various stakeholders. The details of revised policy guidelines on appointment of Nominee Directors on the Board of Companies assisted by the Bank, approved by Appropriate Authority, are placed as Annexure I. Format of reporting by Nominee Director on the Board of Assisting Company has been placed as Annexure II. Undertaking to be obtained from Nominee Director is placed as Annexure III. Clauses to be incorporated as a part of Arrangement Letter to be exchanged with the borrowal unit has been annexed as Annexure IV
6	01.04.2024	6/2024 - 25	CDO/E&BC/SA/1/2024 - 25	STAFF ACCOUNTABILITY POLICY: REVIEW	The policy has since been reviewed and approved by the Central Board of the Bank. The reviewed policy is placed as Annexure-A to the eCircular and will be effective from 01.04.2024.
7	01.04.2024	7/2024 - 25	CCO/CPD-ADV/2/2024 - 25	PARTIAL CREDIT ENHANCEMENT (PCE) TO CORPORATE BONDS - REVIEW	The review of the above Policy was carried out and approved by the Appropriate Authority. The modifications to the existing guidelines relating to eligibility criteria, ceiling in exposure, authority structure for review of standalone PCE facility, penal charge to be charged and rating thresholds for availing PCE have been included in revised policy. The revised Policy is detailed in Annexure I; the calculation of capital charge is detailed in Annexure II and accounting procedure for Partial Credit Enhancement is detailed in Annexure III.

**Shubhajyoti Chattopadhyay**

General Secretary

Mobile : 9434551152

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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
8	01.04.2024	8/2024 - 25	CCO/PPD-ADV/3/2024 - 25	GLOBAL MARKETS - FORWARD CONTRACTS AND DERIVATIVES - REVIEW OF OPERATIONAL GUIDELINES	RBI, vide their notification No. RBI/2023-24/108 A.P. (DIR Series) Circular No. 13 dated January 5th, 2024, on Risk Management and Inter-bank Dealings – Hedging of foreign exchange risk, has revised the existing foreign exchange risk management facilities for non-residents and residents to hedge their foreign exchange risk on account of transactions permitted under Foreign Exchange Management Act (FEMA), 1999. The revised guidelines will come into effect from 5th April 2024 and replace the existing directions in Part A - Section I of the Master Direction on Risk Management and Interbank Dealings dated July 5, 2016, as amended from time to time. Appropriate Authority have approved the revised operational guidelines on 'Forward Contracts and Derivatives' and are detailed in Annexure A.
9	02.04.2024	9/2024 - 25	R&DB/AGNYBK G-RBI-I/1/2024 - 25	REPORTING OF COUNTERFEIT NOTES DETECTED IN THE BANKING SYSTEM – REVISED INSTRUCTIONS	RBI has advised new instructions for paras 8.2 and 10.1 of their Master Direction on Counterfeit Notes- Detection, Reporting and Monitoring notification no. RBI/2023- 24/98 DCM (FNVD) No. G-1/16.01.05/2023-24 dated 03.04.2023 as per circular.
10	02.04.2024	10/2024 - 25	NBG/SME/SCFU-e-DFS/1/2024 - 25	THIS CIRCULAR STANDS WITHDRAWN	THIS CIRCULAR STANDS WITHDRAWN
11	02.04.2024	11/2024 - 25	NBG/SME/SCFU-e-DFS/2/2024 - 25	SUPPLY CHAIN FINANCE UNIT (SCFU): ELECTRONIC DEALER FINANCE SCHEME (E-DFS) GUJARAT STATE FERTILIZERS AND CHEMICALS LIMITED (GSFC) RENEWAL OF TIE UP WITH EXISTING TERMS AND CONDITIONS	THIS CIRCULAR STANDS WITHDRAWN
12	02.04.2024	12/2024 - 25	NBG/SME/SCFU-e-DFS/3/2024 - 25	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) SURYA ROSHNI LIMITED-LIGHTING DIVISION (SRLLD) FOR FINANCING THEIR DEALERS/ DISTRIBUTORS RENEWAL WITH MODIFICATION IN TERMS AND CONDITIONS	THIS CIRCULAR STANDS WITHDRAWN
13	02.04.2024	13/2024 - 25	NBG/FI & MM/BC/CSP1/20 24 - 25	FINANCIAL INCLUSION: BUSINESS CORRESPONDENT (BC) CHANNEL: JUNIOR JAN DHAN SAVING ACCOUNT (PRODUCT CODE 1611-1441)	Please refer to e-Circular No- NBG/FIMF/BC/CSP/10/2019-20 dated 24.02.2020 issued on Full KYC Compliant Minor SB Account (Product Code 1611-1441). However, the name of the product has been modified to "Junior Jan Dhan Saving Account". The updated product features are enclosed as Annexure-I.
14	02.04.2024	14/2024 - 25	NBG/FI & MM/BC/CSP2/20 24 - 25	FINANCIAL INCLUSION: BUSINESS CORRESPONDENT (BC) CHANNEL: SBI TINY SPECIAL SB ACCOUNT (PRODUCT CODE 1611-1431)	Please refer to e-Circular No-NBG/FI&MM/BC/CSP/7/2022-23 dated 03.08.2022 and eCircular No-NBG/FI&MM/BC/CSP/10/2022-23 dated 22.11.2022 issued on SBI Tiny Special SB Account (Product Code1611-1431). The updated product features are enclosed as Annexure-I
15	02.04.2024	15/2024 - 25	NBG/SMEBU-SMEDOC/2/2024 - 25	ROLL-OUT OF DIGITAL DOCUMENT EXECUTION (DDE) IN THE STATE OF MADHYA PRADESH FOR PRE-APPROVED BUSINESS LOAN (PABL)	Roll-out of digital document execution (DDE) in the state of madhya pradesh for pre-approved business loan (PABL)
16	02.04.2024	16/2024 - 25	NBG/SME/SCFU-e-DFS/4/2024 - 25	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) GUJARAT STATE FERTILIZERS AND CHEMICALS LIMITED (GSFC) RENEWAL OF TIE UP WITH EXISTING TERMS AND CONDITIONS	Bank had entered into a tie up with Gujarat State Fertilizers and Chemicals Limited (GSFC) for financing their dealers/ Distributors under e-DFS in 2017. The tie-up was last renewed in the month of December 2022 and instructions were circulated vide e-Circular No. NBG/SME/SCFU-e-DFS/149/2022 -23 dated 26.12.2022. The tie up has now been renewed without modification for a further period of 12 months on the terms and conditions, placed at Annexure-I.
17	02.04.2024	17/2024 - 25	NBG/SME/SCFU-e-DFS/5/2024 - 25	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) PHILIPS INDIA LIMITED (PIL) -HEALTH SYSTEM AND PERSONAL HEALTH BUSINESS DIVISION FOR FINANCING THEIR DEALERS RENEWAL OF TIE UP WITH MODIFICATION TERMS AND COND	We had entered into a tie up with Philips India Limited (PIL) for financing their dealers/ Distributors under e-DFS in 2014. The tie-up was last renewed in the month of December 2022 and instructions were circulated vide e-Circular No. NBG/SME/SCFU-e-DFS/151/2022 - 23 dated 30.12.2022. The tie up has been renewed with modification for further period of 12 months on the terms and conditions, placed at Annexure-I.
18	02.04.2024	18/2024 - 25	NBG/SME/SCFU-e-DFS/6/2024 - 25	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) SURYA ROSHNI LIMITED-LIGHTING DIVISION (SRLLD) FOR FINANCING THEIR DEALERS/ DISTRIBUTORS RENEWAL WITH MODIFICATION IN TERMS AND CONDITIONS	We had entered into a tie up with Surya Roshni Ltd-Lighting Division (SRLLD) for financing their dealers/ Distributors under e-DFS in 2018. The tie-up was last renewed in the month of December 2022 and instructions were circulated vide e-Circular No. NBG/SME/SCFU-e-DFS/143/2022-23 dated 07.12.2022. Considering the competition and untapped potential available, the tie-up has now been renewed with modification in the terms and conditions, placed at Annexure-I.

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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
19	02.04.2024	19/2024-25	NBG/SME/SCFU-e-DFS/7/2024 - 25	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) MAHADHAN AGRITECH LIMITED (EARLIER KNOWN AS SMARTCHEM TECHNOLOGIES LIMITED) FOR FINANCING THEIR DEALERS/ DISTRIBUTORS RENEWAL WITH MODIFICATION IN THE TERMS AND	We had entered into a tie up with Mahadhan Agritech Limited (Earlier known as Smartchem Technologies Limited) for financing their dealers/ Distributors under e-DFS in 2018. The tie up was last renewed in the month of January 2023 and instructions were circulated vide Circular No. NBG/SME/SCFU-e-DFS/177/2022 -23 dated 25.01.2023. The tie up has now been renewed with modification for a further period of 12 months on the terms and conditions, placed at Annexure-1.
20	02.04.2024	20/2024 - 25	NBG/CVE-BU/Ops/Others/1/2024 - 25	CUSTOMER VALUE ENHANCEMENT : MASTER CIRCULAR	We have been issuing Circulars/Instructions containing operating instructions on Customer Value Enhancement Business from time to time. To enable the operating 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 upto 31/12/2023
21	02.04.2024	21/2024-25	NBG/GAD-GBU/1/2024 - 25	GOVT. BUSINESS: SMALL SAVINGS SCHEMES OPENING OF PUBLIC PROVIDENT FUND (AMENDMENT) SCHEME, 2023 THROUGH YONO	The Public Provident Fund accounts are being opened through channels like CBS and INB at present. As a part of digital initiatives of the Bank, Omni channel platform to reduce manual intervention and go paperless to provide superior and seamless customer experience, opening of Public Provident Fund account is made available on YONO (You Only Need One).
22	03.04.2024	22/2024 - 25	CCO/PPD-ADV/4/2024 - 25	REVIEW OF POLICY ON FINANCING COMMERCIAL COAL MINING	The guidelines on Financing Commercial Coal Mining were last issued vide Circular CCO/PPD-ADV/4/2022 - 23 dated 25.07.2022. The guidelines have been reviewed after obtaining feedback from the stakeholders and the approved revised policy is furnished at Annexure-1.
23	03.04.2024	23/2024 - 25	Stressed Assets Resolution Group/OPS/1/2024 - 25	NO DEBIT OF CHARGES TO NPAS ROLL OUT OF A NEW CBS FUNCTIONALITY TO RESTRICT MANUAL DEBIT TO NPAS	A CBS functionality has been developed and rolled out on 21.01.2024, to restrict manual debit of Incidental charges in NPA Accounts. In the new functionality, any incidental charges paid by the Bank on behalf of the NPA/AUCA (New functionality only) borrowers, will be captured through Vendor Payment System (VPS) application and recorded as Memo level Charges in CBS. These memo level charges will not be a part of the outstanding amount.
24	03.04.2024	24/2024 - 25	DB&T/DT & eComm-YONO/1/2024 - 25	WITHDRAWAL OF NON-FINANCIAL SERVICES ON YONO BRANCH PORTAL	The Non-Financial Services on YONO Branch portal have been disabled since 16.12.2023. Further, it has now been decided to withdraw following Non-Financial Services on YONO Branch Portal with immediate effect. • Cheque Issuance • KYC or Profile Update • SMS Alert Update Activation/Deactivation • Account/CIF Transfer (Home Branch Change) • Form 15G/H Submission
25	03.04.2024	25/2024 - 25	NBG-AB-IC&GL/ABU-ICGL-GOLDLOAN/1/2024 - 25	AGRICULTURE BUSINESS UNIT : MULTIPURPOSE GOLD LOAN (MPGL) CONCESSIONAL PRICING AT 1Y-MCLR I.E. 8.65% AND WAIVER OF PROCESSING FEE FOR LOAN AMOUNT FOR THE PERIOD 01.04.2024 TO 30.09.2024	to continue the growth momentum in AGLs and to improve the market share, the competent authority has approved continuation of concessional pricing & waiver of processing fee for the further period of 01.04.2024 to 30.09.2024 which is as per circular.
26	03.04.2024	26/2024 - 25	CCO/PPD-ADV/5/2024 - 25	LOAN POLICY : FY 2024-25	Bank's Loan Policy for the FY 2024-25 has been approved by the Central Board at its meeting held on 27.03.2024 and is effective from 01.04.2024. A searchable PDF copy along with a signed PDF copy of the Loan policy have been uploaded on the CPPD site. The navigation is SBI Times > My Workplace > Department-1 > CPPD > Loan Policies or it can be accessed directly through <a href="https://sbionline.sharepoint.com/sites/cppd/cc/SitePages/index.aspx">https://sbionline.sharepoint.com/sites/cppd/cc/SitePages/index.aspx</a> . The policy has been hyperlinked for easy navigation and reference.
27	03.04.2024	27/2024 - 25	CDO/P&HRD-PM/3/2024 - 25	DELEGATION OF ADMINISTRATIVE AND FINANCIAL POWERS RELATING TO STAFF MATTERS INCLUDING DISCIPLINARY MATTERS : TRANSFER/PLACEMENT OF MMGS-III OFFICERS	The process of transfer/placement of MMGS-III Officers has since been reviewed by Central Human Resources Committee and it has been decided to modify the authority structure for transfer/ placement of MMGS-III Officers. The modified Delegation of Administrative Powers for transfer/ placement of MMGS-III Officers shall be as per circular.
28	03.04.2024	28/2024 - 25	NBG/GAD-GBU/2/2024 - 25	GOVERNMENT BUSINESS: SMALL SAVINGS SCHEME LAUNCH OF 'PPF ACCOUNTS NOMINATION DRIVE - 2024 - SUMMER CAMPAIGN' PERIOD - 01.04.2024 TO 30.06.2024	It has been decided to launch 'PPF ACCOUNTS NOMINATION DRIVE - 2024 - SUMMER CAMPAIGN' for registration of Nomination in PPF accounts. This will be a three-month Drive starting from 1st April -2024 aimed at registration of nomination in PPF accounts to help easy and hassle-free settlement of funds in the accounts of deceased constituents besides ensuring compliance of Govt. guidelines.

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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
29	04.04.2024	29/2024 - 25	IBG/IBG-CR/1/2024 - 25	CORRESPONDENT RELATIONS: TERMINATION OF ARRANGEMENT	To rationalize the number of Correspondents of the Bank in view of merger with other Bank.
30	04.04.2024	30/2024 - 25	NBG/PBBU-PMD-GL/1/2024 - 25	GOLD LOANS MARKET VALUE AND ADVANCE VALUE OF GOLD FOR AGRI, SME & PB GOLD LOANS EFFECTIVE FROM 05.04.2024	We refer to e- Circular No. NBG/PBBU-PMD-GL/20/2023-24 dated 30.03.2024, advising the Market Value and Advance Value of gold w.e.f. 01.04.2024 for Agri, SME & Personal Banking (PB) Gold Loans. 2. As Gold price has increased the tolerance level of +5%, revised Market Value and Advance Value per gram of Gold with effect from 05.04.2024 to 30.04.2024 will be as per circular.
31	05.04.2024	31/2024 - 25	R&DB/P&SP-DEBITCARD/1/2024 - 25	STANDARD OPERATING PROCEDURE - FOR ISSUANCE OF DEBIT CARDS AT NON-HOME BRANCHES	A Standard Operating Procedure (SOP) for issuance of Debit Card at Non-Home Branches has been formulated taking into consideration extant instructions issued in KYC policy of Bank and Master Circular issued on Non-Home transactions. Accordingly, Debit Card will be issued through any Branch to KYC compliant customer(s). 2. To ensure consistency across all branches, a comprehensive SOP has been prepared, detailed in the enclosed Annexure. Please refer the SOP for complete guidance.
32	05.04.2024	32/2024 - 25	NBG/CVE-BU/SBI Life/2/2024 - 25	LAUNCH OF NEW PRODUCTS: "SARAL SWADHAN SUPREME & SMART SWADHAN SUPREME	It has been decided by the Competent Authority to roll out distribution of new products "Saral Swadhan Supreme" and "Smart Swadhan Supreme" in bancassurance channel. These are Individual, Non-Linked, Non-Participating, Life Insurance Savings Plans and provide protection cover and offer return of premium as maturity benefit, at the end of the policy term. The key features of the proposed products are given as per circular.
33	05.04.2024	33/2024 - 25	CRO/RMD-CRMD/1/2024 - 25	ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) FRAMEWORK FOR RATING BORROWERS ON ESG CRITERIA.	As per the updated guidelines, the model applies to both Existing and Prospective Borrowers in India, except NPAs. The Model will now be applicable to borrowers with an Existing and Proposed Total Exposure with SBI of above Rs. 100 Cr (For Listed Borrowers) and above Rs. 250 Cr (for Unlisted Borrowers). The Model has been reviewed and approved by RMCB. Summary of approved changes is placed as Annexure - I. A copy of the Model document is enclosed as Annexure - II. Strictly For Internal Circulation Only The Operating Instructions for ESG rating are as follows:
34	05.04.2024	34/2024 - 25	GMUK/GMU/SP-MISC/1/2024 - 25	GLOBAL MARKETS UNIT - KOLKATA SUMMARY OF CIRCULARS ISSUED DURING F.Y. - 2023-24	During the financial year 2023-24, regulatory and internal guidelines in Forex Operations were revised through issuance of E-circulars by Global Markets Unit - Kolkata. A summary of the circulars issued during the financial year 2023-24 is attached as Annexure - I for the benefit of all operational functionaries. For detailed guidelines, reference may be made to respective circulars.
35	05.04.2024	35/2024 - 25	CCO/CPD-ADV/6/2024 - 25	GLOBAL MARKETS - FORWARD CONTRACTS AND DERIVATIVES - REVIEW OF OPERATIONAL GUIDELINES W.E.F 03.05.2024	RBI has extended the implementation date of captioned guidelines from 05.04.2024 to 03.05.2024 as per its press release no. 2024-25/32 dated 04.04.2024. Accordingly, the revised guidelines will be applicable w.e.f. 03.05.2024 in lieu of 05.04.2024.
36	06.04.2024	36/2024 - 25	R&DB/CM&CS - CS/1/2024 - 25	CUSTOMER RIGHTS, GRIEVANCE REDRESSAL AND COMPENSATION POLICY 2023 (VERSION 4)	The copy of the approved Policy on Customer Rights, Grievance Redressal and Compensation is placed as an Annexure. The Policy has been placed on the Bank's Website and also on SBI Times under the following paths: a) My Workplace - Manuals/Master Circular/Policies/SOP - Policies - Customer Service. b) My Workplace - Departments 1 - Customer Experience Enhancement Department & BCRNM.
37	06.04.2024	37/2024 - 25	NBG/PBU/PL-PERLOANS/1/2024 - 25	PRE-APPROVED PERSONAL LOANS (PAPL) : ROLLOUT OF NEW CONTACT CENTRE DRIVEN JOURNEY	We are pleased to advise that the Bank has rolled out a new Contact Centre based loan journey for availment of PAPL by eligible customers, primarily by non-YONO/ non-RINB enabled customers, wherein eligible customers can avail PAPL by entering 'Unique Code' on IVR during the call. A brief process flow for the new CC based journey is as per circular.
38	06.04.2024	38/2024 - 25	NBG/PB/C^ITU-SP/1/2024 - 25	SALARY PACKAGE ACCOUNTS COMPLIMENTARY ACCIDENT INSURANCE COVERS, RENEWAL OF GROUP PERSONAL ACCIDENT (GPA) INSURANCE POLICY, FOR THE PERIOD 04.04.2024 TO 03.04.2025	The Group Personal Accident Insurance Policy for Salary Package Accounts has been renewed and The Oriental Insurance Company Limited (OICL) has been appointed Insurance Provider for policy period 04.04.2024 to 03.04.2025. 2. Claims related to previous policy years will be lodged with the insurance companies appointed for respective policy periods. Details of previous insurers for last four policy years are as per circular.

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39	06.04.2024	39/2024-25	NBG/PBU/PL-PENSION/2/2024 - 25	PENSION LOAN - MASTER CIRCULAR	We have periodically issued instructions to Branches/ Circles and other establishments in addition to earlier Master Circular No.: NBG/PBU/PL-PERLOANS/66/2022 – 23 dated 27.03.2023, with regard to all Variants under SBI Pension Loan Scheme. This Master Circular consolidates all the instructions issued on Pension Loan Schemes and has been updated up to 31.03.2024 and supersedes earlier instructions
40	06.04.2024	40/2024-25	NBG/PBU/PL-EDUCATION/3/2024 - 25	EDUCATION LOAN - MASTER CIRCULAR	This Master Circular consolidates all the instructions issued on Education Loan Schemes along with Loans for specific target groups, Interest Subsidy Schemes, Credit Guarantee Schemes, Special Tie ups with various Governments/ Corporates/ Agencies and have been updated up to 31.03.2024 and supersedes earlier instructions.
41	06.04.2024	41/2024-25	NBG/MGL/2/2024 - 25	METAL GOLD LOAN (MGL) MASTER CIRCULAR UPDATED AS ON 15.03.2024	For facilitating the operating functionaries handling Metal Gold Loan Business all the guidelines have been consolidated and Master Circular on Metal Gold Loan, updated upto 15/03/2024 is being issued as (Annexure-I).

With revolutionary greetings,



**Shubhajyoti Chattopadhyay**  
(General Secretary)