

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No. 66/2024

Date: 19.05.2024

To All Members (Please Circulate)

EMPOWERMENT SERIES **WEEKLY KNOWLEDGE UPDATE** **(12.05.2024 TO 18.05.2024)**

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 12.05.2024 to 18.05.2024. We are delighted to bring out this compilation under **empowerment series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 12.05.2024 AND 18.05.2024

SL NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	13/05/2024	145/2024- 25	NBG/SMEBU-SBI FLEET/12/2024 - 25	FLEET FINANCE UNDER TIE-UP WITH MAHINDRA AND MAHINDRA FINANCIAL SERVICES LTD (MMFSL)	Bank has entered into tie-up arrangement with Mahindra and Mahindra Financial Services Ltd (MMFSL) for financing fleet operators. MMFSL deals with commercial vehicles of all Brands giving us an advantage of broad basing our area of coverage under fleet financing by financing vehicles manufactured by all reputed OEMs like M&M, TML, ALL, Volvo Eicher, Bharat Benz etc. As per the tie-up, MMFSL sources the proposal, collects the loan application form, conduct primary due diligence, collects pre-sanction & post#sanction documents, carry out credit appraisal and viability, provides support for recovery of EMIs/ loan instalments etc. The role of our Bank is to ensure completion of due diligence, KYC verification, processing, sanctioning, documentation, disbursement, and follow-up of the loan.
2	13/05/2024	146/2024- 25	CDO/Security-Arrangement/1/2024 - 25	ROLL OUT OF ONLINE SECURITY GADGETS MONITORING SYSTEM (SGMS)	In alignment with emerging best practices and to fortify measures for safeguarding bank assets, personnel, and public welfare, the Bank has implemented the new Security Gadgets Monitoring System (SGMS) across all the branches as of 16.02.2024. The primary objective of this portal is to ensure vigilant oversight of the operational status of all security gadgets within each branch, including the renewal status of gun license. In the event of any malfunction or delays in installation, the system facilitates prompt and automatic online complaint registration with the respective vendors. It effectively addresses delays associated with registering complaint and ensures rigorous monitoring of vendor response time. Additionally, an escalation matrix to flag unresolved issues has been built in the portal for prompt redressal.
3	13/05/2024	147/2024- 25	DB&T/DT & eComm-YONO/3/2024 - 25	MODIFICATION IN RTGS/ NEFT REQUISITION FORM	NEFT/RTGS requisition form used at branches was last modified to include Sender LEI number and Beneficiary LEI number for transactions of Rs.50 crores and above and advised vide e-Circular no. DB&T/DT & eComm-YONO/2/2022- 23 dated 27.10.2022. RBI has recently revised model NEFT application form and added provision for re#writing beneficiary account number vide its updated Procedural Guidelines on National Electronic Funds Transfer System - January 2024. Further, terms and conditions for NEFT have also been updated.
4	13/05/2024	148/2024- 25	NBG/ABU/BP-CMPGN/1/2024 - 25	CLUSTER FINANCING ACROSS AGRI BUSINESS CONNECT TO CLUSTERS (C2C) CAMPAIGN- SEASON II 1ST MAY'2024 TO 30TH SEPTEMBER'2024	With the objective to improve our market share across high value Agri advances and acquire new customers as well as retain our existing business, Bank had launched a cluster-based financing approach across the products- Agri Enterprise Loan (AEL) and Kisan Samridhhi Rinn (KSR) with concessional pricing in the identified crop & non-crop clusters under a campaign "Connect to Clusters (C2C)" for the period 01.12.2023 to 31.03.2024. "Connect to Clusters (C2C) Season II" for the period 01.05.2024 to 30.09.2024 across the products Kisan Samridhhi Rin (KSR) & Agri Enterprise Loan (AEL) with concessional pricing in the identified crop and non-crop clusters.
5	14/05/2024	149/2024- 25	NBG/CVE-BU/SBI Life/6/2024 - 25	CVE: REDIRECTION JOURNEY ON YONO APP FOR SBI LIFE PRODUCTS	To enhance customer experience,1 e2e digital journey has been developed on YONO App by way of redirection to SBI Life portal for purchase of SBI Life products. The following eleven SBI Life products are presently available under the journey. The detailed SOP of the Redirection Journey on YONO app is available on SBI Times > My Workplace > Manuals/Master Circular/Policies/SOP > SOP >CVE BU for SBI Life Products on YONO App.

Shubhajyoti Chattopadhyay

General Secretary

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6	14/05/2024	150/2024-25	CCO/PPD-ADV/19/2024 - 25	MARGINAL COST OF FUNDS BASED LENDING RATE (MCLR) WITH EFFECT FROM 15TH MAY 2024	It has been decided by the appropriate authority that tenor wise MCLR effective from 15.05.2024,
7	14/05/2024	151/2024-25	Stressed Assets Resolution Group/INS/2/2024 - 25	REHBU:UPGRADATION OF HOME AND HOME RELATED LOAN ACCOUNTS IN RECALLED ASSETS CATEGORY TO STANDARD AND RE-MIGRATION	Home and Home Related NPA Loan Accounts in Recalled Asset category, can be upgraded to standard category and remigrated to branches, as per extant guidelines stated in the latest Home Loan Master Circular-Part I dated 30th September, 2022 at Para No. 49 (3), which reads as under:
8	14/05/2024	152/2024-25	NBG/PBBU/NRI-DEPOSIT/1/2024 - 25	NRI SERVICES REVISION IN INTEREST RATES ON NRE, NRE NON-CALLABLE AND NRO (RETAIL & BULK) TERM DEPOSITS WITH EFFECT FROM 15TH MAY 2024	THIS CIRCULAR STANDS WITHDRAWN
9	14/05/2024	153/2024-25	CFO/IT-ALM-INTEREST/2/2024 - 25	REVISION IN INTEREST RATES ON DOMESTIC BULK TERM DEPOSITS (RUPEES TWO CRORES & ABOVE) W.E.F. 15TH MAY 2024	Refer to our Circular No. CFO/IT-ALM-INTEREST/3/2023-24 dated 26 th December 2023, advising changes in interest rates on Domestic Bulk Term Deposits. It has now been decided to revise the interest rates on Domestic Bulk Term Deposits (Rupees Two Crores & above) with effect from 15th May 2024
10	14/05/2024	154/2024-25	CFO/IT-ALM-INTEREST/3/2024 - 25	REVISION IN INTEREST RATES ON DOMESTIC RETAIL TERM DEPOSITS (BELOW RUPEES TWO CRORES) W.E.F. 15TH MAY,2024	THIS CIRCULAR STANDS WITHDRAWN
11	14/05/2024	155/2024-25	CFO/IT-ALM-INTEREST/4/2024 - 25	REVISION IN INTEREST RATES ON DOMESTIC RETAIL TERM DEPOSITS (BELOW RUPEES TWO CRORES) W.E.F. 15TH MAY 2024	Refer to our Circular No. CFO/IT-ALM-INTEREST/2/2023-24 dated 26 th December 2023 advising changes in interest rates on Domestic Retail Term Deposits. It has now been decided to revise the interest rates for Domestic Retail Term Deposits 'Below Rupees Two Crores' w.e.f. 15th May 2024
12	14/05/2024	156/2024-25	GMUK/GMU/SP-MISC/2/2024 - 25	CORRESPONDENT RELATIONS: OPENING OF NOSTRO ACCOUNT WITH EMIRATES NBD BANK PJSC IN AED CURRENCY	Global Markets Units Kolkata has opened a new Nostro account with Emirates NBD PJSC Bank, Dubai, for FXOUT transactions.
13	15/05/2024	157/2024-25	NBG/PBBU/NRI-DEPOSIT/2/2024 - 25	NRI SERVICES REVISION IN INTEREST RATES ON NRE, NRE NON-CALLABLE AND NRO (RETAIL & BULK) TERM DEPOSITS WITH EFFECT FROM 15 th MAY 2024	Refer e-Circular No. NBG/PBBU/NRI-DEPOSIT/20/2023- 24 dated 27 th December 2023 advising changes in interest rates on Retail & Bulk NRE / NRO Term Deposits with effect from 27.12.2023. It has now been decided to revise the interest rates on NRE/NRO Retail and Bulk Term Deposits with effect from 15th May 2024.
14	15/05/2024	158/2024-25	GMUK/GMU/SP-MISC/3/2024 - 25	HEDGING OF GOLD PRICE RISK IN OVERSEAS MARKETS	RBI, vide their notification No. RBI/2024-25/17 A.P. (DIR Series) Circular No. 01 dated April 15th, 2024, on Hedging of Gold Price Risk in Overseas Markets, has now permitted the resident entities to hedge their exposures to price risk of gold using OTC derivatives in the IFSC in addition to the derivatives on the exchanges in the IFSC, subject to the stipulations set out in the Master Direction Foreign Exchange Management (Hedging of Commodity Price Risk and Freight Risk in Overseas Markets) Directions, 2022, as amended from time to time. These instructions shall be applicable with immediate effect.
15	15/05/2024	159/2024-25	IT/GLOBALIT-DMO/3/2024 - 25	DATA GOVERNANCE POLICY V6.0 AND DATA GOVERNANCE PROCEDURES AND ROLES & RESPONSIBILITIES V5.0	The Data Governance Policy has been in place since September 2017 and being reviewed once in a year. Accordingly, the Policy was reviewed by the Central Board on 28.02.2024 and latest policy was released as Data Governance Policy v 6.0. The latest policy placed under: SBI Times >> My Workplace >> Manuals / Master Circular / Policies / SOP >> Policies >>DMO>> Data Governance Policy v6.0 The Data Governance Procedures & Roles and Responsibilities was also updated and approved on 18.04.2024 and released as version 5.0, which has been placed under: SBI Times >> My Workplace >> Manuals / Master Circular / Policies / SOP >>SOP >>DMO>> Data Governance Procedures and Roles & Responsibilities Version 5.0
16	15/05/2024	160/2024-25	R&DB/AGNYBKG-RBI-I/7/2024 - 25	MASTER DIRECTION: RBI COUNTERFEIT NOTES 2024 DETECTION REPORTING AND MONITORING	Refer to our e-Circular No. R&DB/AGNYBKG-RBI-I/5/2023-24 dated 02.05.2023 on Detection and Impounding of Counterfeit Notes. RBI has revised Master Circular on the captioned subject vide their notification No. RBI/DCM/2024-25/115 DCM (FNVD) No.G4/16.01.05/2024-25 dated 01.04.2024, which is placed as annexure to the Circular. RBI has also placed the circular on its website www.rbi.org.in.

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17	15/05/2024	161/2024-25	CRO/RMD-CRMD/3/2024 - 25	REVIEW OF RISK ADJUSTED RETURN ON CAPITAL (RAROC) FRAMEWORK	Review of Risk Adjusted Return on Capital (RAROC) framework Please refer to our e-circular No. CRO/RMD-CRMD/11/2022 - 23 dated 11th Aug 2022 & CRO/RMD-CRMD/15/2022 – 23 dated 19th Jan 2023 wherein guidelines on RAROC have been advised. The Guidelines on RAROC have been further reviewed and the revised guidelines are placed .
18	16/05/2024	162/2024-25	R&DB/BOD-BOD/10/2024 - 25	CHANGE IN NAME OF “AB BANK LIMITED” TO “AB BANK PLC” IN THE SECOND SCHEDULE TO THE RESERVE BANK OF INDIA ACT, 1934	Reserve Bank of India (RBI) vide their letter No. RBI/2024 -25/26 DOR RET REC . . .18/12.07.160/2024-25 dated April 25, 2024 has advised that the name of “AB Bank Limited” has been substituted with “AB Bank PLC” in the Second Schedule to the Reserve Bank of India Act, 1934 by Notification DOR LIC No S . . . 6222/23.13.048/2023-24 dated January 25, 2024 published in the Gazette of India (Part III – Section 4) dated March 06, 2024
19	16/05/2024	163/2024-25	R&DB/BOD-BOD/11/2024 - 25	CHANGE IN NAME OF “SONALI BANK LIMITED” TO “SONALI BANK PLC” IN THE SECOND SCHEDULE TO THE RESERVE BANK OF INDIA ACT, 1934	Reserve Bank of India (RBI) vide their letter No. RBI/2024 -25/15 DOR RET REC. 11/12.07.160/2024-25 dated April 10, 2024 has advised that the name of “Sonali Bank Limited” has been substituted with “Sonali Bank PLC” in the Second Schedule to the Reserve Bank of India Act, 1934 by Notification DOR LIC No S6044/23.13.032/2023-24 dated January 17, 2024 published in the Gazette of India (Part III – Section 4) dated March 06, 2024.
20	16/05/2024	164/2024-25	R&DB/BOD-IBA/12/2024 - 25	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS - COMMENTS OF MEMBER BANKS	We refer to IBA's letter No. CIR/TD/A-42/2024-25/34 dated 10th May 2024. The transport operators have applied to IBA for being recommended to Member Banks under the IBA Scheme for recommending Transport Operators are mentioned in the circular.
21	16/05/2024	165/2024-25	NBG/SME/SCFU-e-DFS/14/2024 - 25	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) NEW TIE UP WITH MUNDRA SOLAR PV LIMITED (MSPVL) FOR FINANCING THEIR DEALERS/DISTRIBUTORS	Bank has entered into a tie up with Mundra Solar PV Ltd for financing their dealers and distributors.
22	16/05/2024	166/2024-25	NBG/SME/SCFUD FS/15/2024	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) NEW TIE UP WITH MUNDRA SOLAR ENERGY LIMITED (MSEL) FOR FINANCING THEIR DEALERS/DISTRIBUTORS	Bank has entered into a tie up with Mundra Solar Energy Ltd for financing their dealers and distributors.
23	16/05/2024	168/2024-25	R&DB/P&SP-DEBITCARD/2/2024 - 25	SBI DEBIT CARD - GREEN PIN GENERATION THROUGH ATMS/ADWMS: REVISED PROCESS	Debit Card Green PIN generation is currently available through SMS, ATM, IVR, RINB, GCC, Kiosk, YONO and Branches. Debit Card PIN generation process using ATM machine has now been revised to increase customer convenience and to provide seamless experience.
24	16/05/2024	169/2024-25	NBG/SME/SCFU-e-DFS/16/2024 - 25	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) NEW TIE-UP WITH SHYAM METALICS AND ENERGY LIMITED(SMEL) FOR FINANCING THEIR DEALERS	We have entered into a tie-up with Shyam Metalics and Energy Limited(SMEL) for financing their dealers. The detailed terms and conditions are place at Annexure.
25	16/05/2024	170/2024-25	NBG/SME/SCFU-e-DFS/17/2024 - 25	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) NEW TIE-UP WITH SHYAM SEL & POWER LIMITED(SSPL)FOR FINANCING THEIR DEALERS	We have entered into a tie-up with Shyam SEL & Power Limited(SSPL) for financing their dealers. The detailed terms and conditions are place at Annexure-I.
26	16/05/2024	171/2024-25	NBG/SME/SCFU-e-DFS/18/2024 - 25	ELECTRONIC DEALER FINANCING SCHEME (E-DFS) RENEWAL OF TIE-UP WITH CONFIDENCE PETROLEUM INDIA(CPIL) FOR FINANCING THEIR DEALERS WITHOUT MODIFICATION	We refer to our circular no NBG/SME/SCFU-e-DFS/204/2022-23 dated 10.03.03.2023 for financing the dealers of Confidence Petroleum India(CPIL) The Tie-up has now been renewed for a further period of one year. The Terms and Conditions are given as Annexure I
27	16/05/2024	172/2024-25	NBG/SME/SCFU-e-DFS/19/2024 - 25	ELECTRONIC DEALER FINANCING SCHEME (E-DFS) RENEWAL OF TIE-UP WITH KOBELCO INDIA CONSTRUCTION EQUIPMENT PVT LIMITED FOR FINANCING THEIR DEALERS WITHOUT MODIFICATION	We refer to our circular no NBG/SME/SCFU-e-DFS/185/2022-23 dated 13.02.2023 for financing the dealers of Kobelco India Construction Equipment Pvt Ltd. The Tie-up has now been renewed for a further period of one year. The Terms and Conditions are given as Annexure I.
28	16/05/2024	173/2024-25	NBG/PBU/LIMA-MISC/6/2024 - 25	DOORSTEP BANKING SERVICES (THROUGH PSB ALLIANCE) FREE SERVICES TO SENIOR CITIZENS	Refer to e-Circular No. NBG/PBU/LIMA-MISC/12/2020-21 dated 09.09.2020 on Launch of PSB Alliance- Doorstep Banking services. PSB Alliance Pvt. Ltd. (PSBA) has extended a common platform to provide an array of doorstep banking services to the customers of 12 Public Sector Banks including SBI, under the aegis of IBA since 09.09.2020. An initiative aimed at enhancing accessibility to banking services for senior citizens of the bank, it has decided that doorstep banking services will be provided free of charge to senior citizens through PSB Alliance Channel. By eliminating the cost barrier associated with doorstep banking services, we intend to empower our senior citizens to manage their finances independently

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29	16/05/2024	174/2024-25	NBG/SMEBU-SMECAMPAIN/13/2024 - 25	CAMPAIGN- SME UTSAV 3.0 CUSTOMER CONNECT AND ENGAGEMENT CAMPAIGN FOR BUSINESS LEADS AND NEW CUSTOMER ACQUISITION CAMPAIGN PERIOD: 15.05.2024 TO 30.06.2024	Details of the Campaign: Name: "SME UTSAV 3.0" Period: 15th May 2024 to 30th June 2024 RMSMEs to connect to all their portfolio customers. 5 meets in every branch for targeted sectors (e-DFS, Food processing, Textile, Exporters, Traders etc) Target: New Customer Acquisition/ Sourcing business leads from the existing customers.
30	17/05/2024	175/2024-25	NBG/PBU/LIMA-SB/7/2024 - 25	MASTER CIRCULAR SAVINGS BANK ACCOUNTS	This Master Circular consolidates all previous instructions issued up to 30.04.2024 vide Circulars listed in the Appendix.
31	17/05/2024	176/2024-25	NBG/SME/SCFU-e-DFS/20/2024 - 25	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) NEW TIE-UP WITH PARADEEP PHOSPHATES LIMITED(PPL) FOR FINANCING THEIR DEALERS	Bank has entered into a tie-up with Paradeep Phosphates Limited (PPL) for financing their dealers.
32	17/05/2024	177/2024-25	NBG/SMEBU-TRADECLUST/14/2024 - 25	SME BUSINESS UNIT FINANCING TO SME UNITS UNDER CLUSTER BASED APPROACH LAUNCH OF NEW "CLUSTER APNAO CAMPAIGN 5.0" (PERIOD 01.05.2024 – 31.08.2024)	During April 2022, our Bank has initiated Cluster based approach to lead acquisition and marketing. Clusters have been identified based on availability of large number of units from the same industry / sub-industry located in the same geographical region /cluster. The main objective of the Cluster based approach is to improve our market share by acquiring newly established units as well as takeover of good units.
33	17/05/2024	178/2024-25	NBG/CVE-BU/GENERAL/7/2024 - 25	CVE: STANDARD OPERATING PROCEDURE (SOP) FOR HANDLING CVE COMPLAINTS LODGED/REGISTERED IN CUSTOMER RELATIONSHIP MANAGEMENT (CRM)	The SOP on CVE complaints was issued on 01.02. 2021. We have reviewed the SOP to increase oversight and strengthen the process to curb mis-selling with following new measures: (i) Scrutiny and review of positively closed complaints by Circle Level Committee. (ii) Scrutiny and review of negatively closed complaints by Internal Ombudsman. (iii) Identification of mis-selling complaints by Circle Level Committee. (iv) Root Cause Analysis of mis-selling complaints by Circle Level Committee on monthly interval.
34	17/05/2024	179/2024-25	NBG/TBU-LTP/3/2024 - 25	PRAJAPITA BRAHM KUMARI'S ISHWARIYA VISHWA VIDYALAYA (PBKIVV) AND THEIR SISTER INSTITUTIONS FULL WAIVER OF SERVICE CHARGES IN CURRENT ACCOUNT AND NON-PERSONAL SAVINGS BANK ACCOUNTS	Prajapita Brahm Kumari's Ishwariya Vishwa Vidyalaya and their sister concerns are engaged in Spiritual enlightenment, education and providing medical services to different segments of the society, having branches all over India. Jaipur Circle has advised that the Institutions are banking with us since long and maintaining substantial deposits, with our branches across the country
35	18/05/2024	180/2024-25	NBG/RE,H&HD-HL/3/2024 - 25	REVIEW OF CARD RATES FOR HOME & HOME RELATED PRODUCTS	It has now been decided by the Competent Authority to rationalise the Card Rate of Interest for Home & Home Related Loans. The revised Card Rates for Home & Home Related Loans are detailed in Annexure-I. In addition to the competitive card rates, discretionary powers have also been vested with Circle Authorities to extend concessionary pricing based on Scoring Matrix. Scoring Matrix is available for Home Loans, Top-up Loans and P-LAP Loans are detailed in Annexure-II.
36	18/05/2024	181/2024-25	NBG/RE,H&HD-HL/4/2024 - 25	REHBU: USER MANUAL FOR OUTSTATION DOCUMENTATION THROUGH RLMS FOR HOME & HOME RELATED LOANS	A new functionality, execution of outstation documentation in the Image Based Process flow of RLMS has been incorporated. The operating units can now get the documentation done at outstation CPCs through RLMS. Outstation CPCs, based on the request of loan originating/processing CPC can print documents at their end and get the document executed by the borrowers. . A comprehensive User Manual has been prepared and is attached as Annexure I.
37	18/05/2024	182/2024-25	NBG/GAD-GBU/8/2024 - 25	STATE GOVT. TRANSACTIONS CHEQUE TRUNCATION SYSTEM (CTS) INTEGRATION WITH GBSS AND FUNCTIONALITY TO UPLOAD IMAGES OF OVER THE COUNTER (OTC) STATE GOVERNMENT CHEQUES IN GBSS	A step towards total automation in GBSS, a new functionality is developed for integrating CTS transactions in GBSS (Generic STGT module and respective State Government modules) for receiving images of inward clearing cheques of all State Government accounts on a daily basis using file-based integration. Along with these images, a CIL file containing the details of these cheques will be available with GBSS.

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38	18/05/2024	183/2024-25	NBG-AB-IC&GL/- INVESTMENT CREDIT/5/2024 - 25	ABU & GSS DEPARTMENT FINANCING TO POLYHOUSE	Refer to e-Circular No. NBG-AB-IC&GL/INVESTMENT CREDIT/17/2021-22 dated 09.03.2022 advising the details of "Financing Polyhouse".
39	18/05/2024	184/2024-25	NBG/ABU/BP- MASTER CI/2/2024 - 25	ABU & GSS DEPARTMENT ROLE MANUAL FOR RELATIONSHIP MANAGER RURAL BUSINESS (RMRUs)	Bank has introduced the concept of Relationship Managers Rural Business (RMRUs) to expand channels for sourcing high ticket Agriculture loans and cultivate relationship with high value, affluent farmers and Agri enterprises. Accordingly, a detailed role manual on the roles and responsibilities of the RMRUs has been approved by the appropriate authority. The manual is attached as Annexure.
40	18/05/2024	185/2024-25	R&DB/P&SP- DEBITCARD/3/2024 - 25	STATE BANK DEBIT CARDS INSURANCE COVERS AVAILABLE ON DIFFERENT VARIANTS OF SBI DEBIT CARD	Refer to Circular No. R&DB/P&SP-DEBITCARD/6/2022-23 dated 29th December 2022, wherein information regarding various insurance covers available on different variants of SBI Debit Card was provided. The Insurance Coverage on Debit Cards has since been renewed w.e.f. 8th August 2023 which includes covers under: (i) Personal Accidental Insurance with Add on covers (Family Transportation & Transportation of Mortal Remains and checked-in Baggage Loss Cover), and (ii) Purchase Protection Cover.

With revolutionary greetings,



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