

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

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

1, STRAND ROAD, KOLKATA-700 001.

Phone: (033) 2210 2210



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

Circular No. 67/2024

Date: 26.05.2024

**To All Members (Please Circulate)**

### **EMPOWERMENT SERIES** **WEEKLY KNOWLEDGE UPDATE** **(19.05.2024 TO 25.05.2024)**

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 19.05.2024 to 25.05.2024. We are delighted to bring out this compilation under **empowerment series** for circulation amongst members.

### **SYNOPSIS OF CIRCULARS ISSUED BETWEEN 19.05.2024 AND 25.05.2024**

SL NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	21/05/24	186/2024- 25	R&DB/BOD- IBA/13/2024 - 25	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS TO MEMBER BANKS: ADDITIONS/ RENEWALS/CHANGE OF ADDRESS WITH RENEWAL DURING THE PERIOD FROM 1ST APRIL 2024 TO 30TH APRIL 2024	With reference to IBA's letter No. CIR/TD/M-05-24/2024-25/05 dated May 06, 2024, the transport operators have applied to IBA for being recommended to Member Banks under the IBA scheme for recommending transport operators mentioned in the circular.
2	21/05/2024	187/2024- 25	NBG/RE.H&HD- HL/5/2024 - 25	HOME TOPUP LOANS-HANDLING OF CASES WHERE UNDERLYING HOME LOAN IS SMA	Competent Authority has permitted Processing / Sanction of Home Top-Up Loans in the cases where the underlying Home Loan downgraded to SMA – 1 & NPA category during the last 12 months with Deviation Approval from DGM (B&O), subject to fulfilment of the conditions mentioned in the circular.
3	21/05/2024	188/2024- 25	CCO/CPD- ADV/20/2024 - 25	FRAMEWORK FOR FINANCING ROAD PROJECTS UNDER NHAI (HAM) AND SECURITIZATIONS (DISCOUNTING) OF ANNUITY RECEIVABLES OF NHAI (HAM) ROAD PROJECTS.	In order to tap potential business emerged under NHAI (HAM) model implemented by Government of India following financing frameworks have been formulated: i. Framework for financing of road projects under NHAI (HAM)- Pre COD. (placed as Annexure-I of the circular). ii. Framework for securitizations (discounting) of annuity receivables of NHAI (HAM) road projects (placed as Annexure-II of the circular).
4	21/05/2024	189/2024- 25	NBG/MEGSS/1/20 24 - 25	DEENDAYAL ANTYODAYA YOJNA NATIONAL URBAN LIVELIHOODS MISSION (DAY-NULM) EXTENSION OF SCHEME BEYOND MARCH, 2024 TILL 30TH SEPTEMBER, 2024.	Ministry of Housing and Urban Affairs (MoHUA), Government of India, vide letter no. K-11013(8)/1/2021-UPA-I-UD-Part(1)/E-9126071 dated 7th March, 2024 has advised for interim extension of DAY-NULM schemes till 30th September, 2024 or till the approval of new Scheme, whichever is earlier.
5	22/05/2024	190/2024- 25	NBG/PBU/LIMA- MISC/8/2024 - 25	DOORSTEP BANKING SERVICES (THROUGH PSB ALLIANCE) FREE SERVICES TO SENIOR CITIZENS	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. As an initiative aimed at enhancing accessibility to banking services for senior citizens of the bank, it has been decided that doorstep banking services will be provided free of charge to senior citizens (aged 60 years and above) through PSB Alliance Channel.
6	22/05/2024	191/2024- 25	NBG-AB- IC&GL/ABU-ICGL- GOLDLOAN/6/202 4 - 25	ABU & GSS DEPARTMENT - GOLDEN PRIORITY SECTOR : AGRI GOLD LOAN CAMPAIGN (01.05.2024 TO 30.06.2024)	Competent authority has launched a campaign "Golden Priority Sector - Agri Gold Loan Campaign" from 1st May 2024 to 30th June 2024, with an objective of achieving a growth of Rs. 5,000 Cr during campaign period.
7	22/05/2024	192/2024- 25	R&DB/BOD- BO/14/2024 - 25	CHECKLIST TO BE CONFIRMED BY BRANCHES BEFORE LEAVING OFFICE	A Checklist to be confirmed by branches before leaving the office has been formulated and approved by competent authority. Accordingly, branches are required to submit the following checklist before leaving the office on a daily basis.
8	22/05/2024	193/2024- 25	CCO/CPD- ADV/21/2024 - 25	INLAND BANK GUARANTEE - CONFIRMATION/ VERIFICATION OF GENUINENESS OF BG BY THE BENEFICIARIES	To prevent the cases of fraudulent / unauthorized issuance of Bank Guarantees outside Core Banking System, a comprehensive list of unique beneficiaries of the BGs issued has been compiled and these beneficiaries are educated about the process of verifying the genuineness of BGs issued to them.

**Shubhajyoti Chattopadhyay**

General Secretary

Mobile : 9434551152

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9	24/05/2024	194/2024-25	NBG/SMEBU-SME ADVANC/15/2024 - 25	SME BUSINESS UNIT: UPDATION OF BRE RATING IN CBS THROUGH LLMS FOR LOANS ABOVE RS 10.00 LAKHS TO RS 5.00 CRORES	A single credit risk model across SME loans up to Rs. 5.00 crores have been developed to make sanction process faster, innovative, and future ready. As per the risk model, BRE works out the Risk rating in the scale of 1 to 10 termed as BRE rating.
10	24/05/2024	195/2024-25	NBG/RGDS/6/2024 - 25	MASTER CIRCULAR ON REVAMPED GOLD DEPOSIT SCHEME UPDATED UPTO 30.04.2024	Master Circular on Revamped Gold Deposit Scheme (R-GDS) has been updated and annexed with the circular.
11	24/05/2024	196/2024-25	NBG/PBBU/NRI-DEPOSIT/3/2024 - 25	NRI SERVICES REINVESTMENT OF NRE/NRO RUPEE TERM DEPOSITS (TDR & STDR) FOR EXTENDED TERM WITHOUT PREMATURE PENALTY PAYMENT PROCEDURE	It has been decided by competent authority to simplify procedure for reinvestment of Term Deposits and Special Term Deposits for extended tenure without applying premature payment penalty for NRI customers. Screen No 7047 has now been made available in CBS top facilitate the same.
12	24/05/2024	197/2024-25	NBG/SME/SCFU-e-DFS/21/2024 - 25	SUPPLY CHAIN FINANCE UNIT (SCFU): ELECTRONIC DEALER FINANCE SCHEME (E-DFS) SRI LALITHA ENTERPRISES INDUSTRIES PRIVATE LIMITED (SLEIPL) FOR FINANCING THEIR DEALERS/ DISTRIBUTORS RENEWAL WITH MODIFICAT	Bank had entered into a tie up with Sri Lalitha Enterprises Industries Private Limited (SLEIPL) for financing their dealers/ Distributors under e-DFS in 2019. The tie up has now been renewed with modification for a further period of 12 months on the terms and conditions, placed at Annexure-I of the circular..
13	24/05/2024	198/2024-25	NBG/SME/SCFU-e-DFS/22/2024 - 25	SUPPLY CHAIN FINANCE M/S MAHINDRA & MAHINDRA LTD (FARM EQUIPMENT SECTOR) FOR FINANCING DEALERS OF FARM DIVISION & SWARAJ DIVISION RENEWAL OF TIE-UP WITH MODIFICATIONS FOR FINANCING THEIR DEALERS	Bank had entered into tie up with M/S Mahindra & Mahindra Ltd (Farm Equipment Sector) for financing their dealers of Farm division & Swaraj division The tie up has now been renewed for a further period of 12 months on the revised terms and conditions, placed as Annexure-I & Comfort letter placed as Annexure II of the circular.

With revolutionary greetings,



**Shubhajyoti Chattopadhyay**  
(General Secretary)

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Mobile : 9434551152