

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No. 131/2024

Date: 03.11.2024

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE

27.10.2024 to 02.11.2024

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 27.10.2024 to 02.11.2024. We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 27.10.2024 & 02.11.2024

| SL NO | CIRCULAR DATE | MASTERS SR NO. | DEPARTMENTS NO. | SUBJECT | GIST OF CIRCULAR |
|-------|---------------|----------------|----------------------------------|--|---|
| 1 | 28/10/2024 | 801/2024- 25 | CRO/RM II-FPMD/3/2024 - 25 | WHISTLE BLOWER POLICY-2024 | REVIEW OF 'WHISTLE BLOWER POLICY' Please refer to e-Circular No. CRO/RM II-FPMD/3/2023-24 dated 23.10.2023. 2. The Whistle Blower Policy has been reviewed and approved by the Central Board of the Bank in its meeting held on 27th September 2024. The approved Policy is placed as Annexure to this Circular and the same is also placed on SBI Times which can be accessed using the following paths: i. SBI Times >> Departments 2 >> Risk Management Department >> Fraud Risk Management >> Whistle Blower Policy ii. SBI Times >> Manuals / Master Circulars / Policies / SOP >> Whistle Blower Policy |
| 2 | 28/10/2024 | 802/2024- 25 | NBG/PBU/PL-PERLOANS/22/2024 - 25 | SBI PERSONAL LOAN SCHEME: MODIFICATION IN THE PRODUCT | SBI PERSONAL LOAN SCHEME: MODIFICATION IN THE PRODUCT Retail Loans SBI Personal Loan Scheme Modifications under the Product Please refer to e-Circular No.: NBG/PBU/PL-XPRESS/18/2024-25 dated 22.08.2024 wherein certain modifications in the product, post implementation of CPC flow, were advised Maximum Tenure has been increased to 84 Months |
| 3 | 28/10/2024 | 803/2024- 25 | NBG/SMEBU-SPLPROJ/69/2024 - 25 | PRE-APPROVED BUSINESS LOAN (PABL) MODIFICATION OF PRE-SANCTION INSPECTION FORMAT | SME BUSINESS UNIT PRE-APPROVED BUSINESS LOAN (PABL) MODIFICATION OF PRE-SANCTION INSPECTION FORMAT Please refer to e-Circular No. NBG/SMEBU-SPLPROJ/69/2023- 24 dated 07.02.2024 for modifications in PABL Loan Product & Journey. Currently, PABL leads are generated using BRE model developed under Project Pratham. Under the Model PABL is being offered to Individual, Sole Proprietorship and Partnership customers. 02. In order to further strengthen the product, the format for Pre-Sanction Inspection format is being modified to make it more comprehensive and capture essential customer details. Further, Go / No Go Criteria have been created based on the data points captured during the inspection. 03. Revised inspection format will also be made available for capture in the PABL IT journey in LLMS. The Pre-Sanction Inspection has to be done manually until the IT development is rolled out. The Inspection Format and Go / No Go Criteria is attached as Annexure. Leads falling in the No Go Criteria are to be rejected and the customer is to be advised suitably |
| 4 | 28/10/2024 | 804/2024- 25 | NBG/RL/PEN LOANS /7/2024 - 25 | SBI PENSION LOAN: VALIDATION UNDER TREASURY AND PSU PENSIONERS | RETAIL LOANS: PENSION LOAN VALIDATION UNDER TREASURY AND PSU PENSIONERS Following eligibility validation has been approved for Pension Loan to Treasury and PSU Pensioners: "For Treasury and PSU Pensioners, account to be minimum 6 months old and the account type to be 'Pension account' for availing Pension loan." |
| 5 | 28/10/2024 | 805/2024- 25 | CRO/RMD-CRMD/12/2024 - 25 | REVIEW OF CRA SIMPLIFIED MODELS FOR TRADE, NON-TRADE & SERVICES | CREDIT RISK ASSESSMENT MODELS REVIEW OF CRA SIMPLIFIED MODELS FOR TRADE, NON-TRADE & SERVICES Please refer to e-Circular No. i. CRO/RMD-CRMD/16/2022 - 23 dated 9th March 2023 (Review of CRA Simplified Models for Trade, Non-Trade & Services) ii. CRO/RMD-CRMD/4/2024 - 25 dated 26th Jun 2024 (CRA Framework: Change in Entry Barrier Criteria) iii. CRO/RMD-CRMD/6/2024 - 25 dated 6th Aug 2024, (CRA Framework: Change in Qualitative Parameters) wherein guidelines related to CRA Simplified models for Trade, Non-Trade and Services were advised The Credit Risk Assessment (CRA) Simplified Trade, Non-Trade and Services Models will be applicable for Internal Credit rating of accounts with Banking System Exposure of Rs. 50 lacs and above and up to Rs. 5 Cr. where CUE and BRE rating is not applicable Consolidated model documents encompassing all the changes are placed as Annexure: Non-trade (Annexure-I), Trade (Annexure-II) and Services (Annexure-III). |

Shubhajyoti Chattopadhyay

General Secretary

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| | | | | | All other aspects / instructions applicable for existing models, unless specifically mentioned otherwise in the revised document, would continue to be applicable for the revised models as we. |
| 6 | 29/10/2024 | 806/2024 - 25 | NBG/SME/SCFU-e-DFS/109/2024 - 25 | ELECTRONIC DEALER FINANCING SCHEME (E-DFS) RENEWAL OF TIE-UP WITH TOYOTA KIRLOSKAR MOTORS PVT LTD (TKML) FOR FINANCING THEIR DEALERS WITH MODIFICATION | ELECTRONIC DEALER FINANCING SCHEME (e-DFS) RENEWAL OF TIE-UP WITH TOYOTA KIRLOSKAR MOTORS PVT LTD (TKML) FOR FINANCING THEIR DEALERS WITH MODIFICATION We refer to our circular no NBG/SME/SCFU-e-DFS/16/2023-24 dated 06.04.2023 for financing the dealers of Toyota Kirloskar Motors Pvt Ltd (TKML). 2. The Tie-up has now been renewed for a further period of one year. 3. The terms and conditions are placed at Annexure I |
| 7 | 29/10/2024 | 807/2024 - 25 | CDO/P&HRD-CM/49/2024 - 25 | STAFF: AWARD: PROMOTION YEAR 2025-26: OUT OF CADRE PROMOTION FROM CLERICAL CADRE TO JMGS-I (T.O CHANNEL / MERIT & NORMAL CUM SENIORITY CHANNEL) OPTION TO OPT OUT IN HRMS | STAFF: AWARD PROMOTION YEAR (PY) 2025-26 OUT OF CADRE PROMOTION FROM CLERICAL CADRE TO JMGS-I TRAINEE OFFICER (T.O.) CHANNEL / MERIT & NORMAL CUM SENIORITY CHANNEL OPTION TO OPT-OUT OF PROMOTION PROCESS IN HRMS |
| 8 | 30/10/2024 | 808/2024 - 25 | R&DB/P&SP-DEBITCARD/9/2024 - 25 | STATE BANK DEBIT CARDS - INSURANCE COVERS AVAILABLE ON DIFFERENT VARIANTS OF SBI DEBIT CARD | STATE BANK DEBIT CARDS INSURANCE COVERS AVAILABLE ON DIFFERENT VARIANTS OF SBI DEBIT CARD Please refer to Circular No.: R&DB/P&SP-DEBITCARD/3/2024 – 25 dated 18th May 2024, wherein information regarding various insurance covers available on different variants of SBI Debit Card was provided. 2. The Insurance Coverage on Debit Cards has since been renewed w.e.f. 8th August 2024 which includes insurance covers as 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 These are available for Gold, Pride (Business Gold), Platinum, Premium (Business Platinum) and Signature Debit Card variants and additional Purchase Protection Cover for Salary Package account holders of all MasterCard/ VISA variants. The details of the Insurance Covers offered by the Bank to eligible Debit Card Variants are furnished below |
| 9 | 30/10/2024 | 809/2024 - 25 | NBG/GAD-GBU/24/2024 - 25 | GOVERNMENT BUSINESS: LAUNCH OF 'PPF NOMINATION DRIVE, 2024' CAMPAIGN PERIOD – FROM 01.11.2024 TO 31.01.2025 | GOVERNMENT BUSINESS LAUNCH OF 'PPF NOMINATION DRIVE, 2024' CAMPAIGN PERIOD – FROM 01.11.2024 TO 31.01.2025 Our Bank is operating four Small Savings Schemes namely, Public Provident Fund Scheme, 2019, Sukanya Samridhi Account, 2019, Senior Citizens' Savings Scheme, 2019 and Mahila Samman Savings Certificate, 2023. 2. There are instances where nomination is available in physical form, but the details are not registered in CBS. In such cases, the Branches need to verify nomination details and input the same in CBS after downloading nomination form from EDMS portal. The user from the Branch can download the form from the following portal: https://edmsbpr.statebanktimes.in/share.index.htm 3. It has been decided to launch a drive for registration of nomination in PPF Accounts for a period of 3 months starting from 01.11.2024 to 31.01.2025. It will help in increasing the number of PPF Accounts with nomination, resulting in easy and early settlement of funds in respect of deceased constituents, besides compliance of Govt. guidelines related to nomination. It will also create awareness among the Branches / operating functionaries regarding importance / necessity of nomination in customer accounts |
| 10 | 31/10/2024 | 810/2024 - 25 | NBG/PBBU/NRI-GEN/22/2024 - 25 | NRI SERVICES: RUPEE TERM DEPOSIT DRIVE "NRI HOMECOMING" PERIOD: 01.11.2024 TO 31.01.2025 | NRI SERVICES: RUPEE TERM DEPOSIT DRIVE " NRI HOMECOMING" PERIOD: 01.11.2024 TO 31.01.2025 It has been decided by the competent authority to roll out a Campaign driving rupee time deposits from 01.11.2024 to 31.01.2025. This deposit drive is to reach out to maximum number of NRI customers (ETB / NTB) and mobilize the rupee time deposit during the home coming festive season. The salient features of the Campaign are as under: Drive Name: Rupee term deposit drive "NRI Homecoming" Period: 01.11.2024 to 31.01.2025 (both dates inclusive) Objective: i) Improve YoY growth and YTD growth ii) Drive innovative products like Amrit Vrishti / Amrit Kalash / NRE non-callable |

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| 11 | 31/10/2024 | 811/2024 - 25 | NBG/PBBU-PMD-GL/12/2024 - 25 | GOLD LOANS MARKET VALUE AND ADVANCE VALUE OF GOLD FOR AGRI, SME & PB GOLD LOANS EFFECTIVE FROM 01.11.2024 | Gold Loans Market Value and Advance Value of Gold for Agri, SME & PB Gold Loans Effective from 01.11.2024 We refer to e- Circular No. NBG/PBBU-PMD-GB/11/2024-25 dated 30.09.2024, advising the Market Value and Advance Value of gold w.e.f. 01.10.2024 for Agri, SME & Personal Banking (PB) Gold Loans. 2. As per regular monthly review, revised Market Value and Advance Value per gram of Gold with effect from 01.11.2024 are as under |
| 12 | 31/10/2024 | 812/2024 - 25 | NBG/SME/SCFU-e-DFS/110/2024 - 25 | SUPPLY CHAIN FINANCE UNIT (SCFU): ELECTRONIC DEALER FINANCE SCHEME (E-DFS): NEW TIE-UP WITH SUNSHINE TILES COMPANY PVT.LTD. (STCPL) FOR FINANCING THEIR DEALERS / DISTRIBUTORS | SUPPLY CHAIN FINANCE UNIT (SCFU): ELECTRONIC DEALER FINANCE SCHEME (e-DFS): NEW TIE-UP WITH SUNSHINE TILES COMPANY PVT. LTD. (STCPL) FOR FINANCING THEIR DEALERS / DISTRIBUTORS |
| 13 | 31/10/2024 | 813/2024 - 25 | NBG/SHG/6/2024 - 25 | ABU & GSS DEPARTMENT - FINANCING WOMAN ENTREPRENEURS UNDER DAY-NRLM SCHEME - MODIFICATIONS IN EXISTING SVAYAM SIDDHA INITIATIVE | AGRICULTURE BUSINESS UNIT FINANCING WOMAN ENTREPRENEURS UNDER DAY-NRLM SCHEME MODIFICATIONS IN EXISTING SVAYAM SIDDHA INITIATIVE We refer to the e-Circular No. NBG-AB-IC&GL/Investment Credit/19/2023-24 dated 15/09/2023 & further clarifications vide e-circular No. NBG-AB-IC&GL/Investment Credit/24/2023-24 dated 18.11.2023 wherein instructions for financing to individual SHG members under the initiative "Svayam Siddha" (Scheme Code 9246) were issued |

With revolutionary greetings,



Shubhajyoti Chattopadhyay
(General Secretary)