

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No.98/2026

Date: 17.05.2026

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE

10.05.2026 to 16.05.2026

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 10.05.2026 to 16.05.2026 We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 10.05.2026 & 16.05.2026

SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	11/05/2026	146/2026 - 27	NBG/RESOURCES- SP/3/2026 - 27	SALARY PACKAGE: INTRODUCTION OF "SALARY PACKAGE MANAGEMENT TOOL" ON DIGITAL PLATFORMS. FOR CORPORATE SALARY RELATIONSHIP MANAGERS (CSRMS) AND THEIR CONTROLLERS	In order to unlock the next phase of growth from this valued segment, a digital tool (Salary Package Management Tool) has been developed as a key enabler to drive, monitor and review the current engagements being undertaken by the frontline staff (CSRMs) aimed at improving their performance and productivity.
2	11/05/2026	147/2026 - 27	CRO/RCSA/2/2026 - 27	ROLL OUT OF RISK & CONTROL SELF-ASSESSMENT (RCSA) AND RCSA-ABRIDGED EXERCISE FOR THE FY 2026-27	The Competent authority has accorded approval for the roll-out of the RCSA and RCSA-abridged exercise for the FY 2026-27. Accordingly, all identified Operating Units may commence the RCSA/RCSA Abridged exercise for the current financial year as per prescribed framework and timelines. The coverage of Operating Units under respective Business & Support Groups (B&SGs) is enclosed as Annexure.
3	11/05/2026	148/2026 - 27	GMUK/GMU/S P- MISC/9/2026 - 27	LIMITS FOR INVESTMENT IN DEBT AND SALE OF CREDIT DEFAULT SWAPS BY FOREIGN PORTFOLIO INVESTORS (FPIS)	We invite attention to the to Schedule 1 to the Foreign Exchange Management (Debt Instruments) Regulations, 2019 notified vide Notification No. FEMA. 396/2019-RB dated October 17, 2019 as amended from time to time and the relevant Directions issued. Reference is also invited to the appended directions issued by the Reserve Bank:
4	11/05/2026	149/2026 - 27	R&DB/CM&CS - CS/4/2026 - 27	CUSTOMER RIGHTS, GRIEVANCE REDRESSAL AND COMPENSATION POLICY - VERSION 6.0	The Customer Rights, Grievance Redressal and Compensation Policy (Version 6.0) is based on the best practices on consumer protection and model compensation policy formulated by Indian Banks' Association. The policy spells out the rights of the customers, the responsibilities of the Bank as a financial service provider, also spells out the Bank's Internal Grievance Redressal Mechanism and the compensation process in case of service deficiency on the part of the Bank. The copy of the approved "Customer Rights, Grievance Redressal and Compensation policy (Version 6.0)" is placed as an Annexure .
5	12/05/2026	150/2026 - 27	NBG/CVE-BU/SBI General/4/2026 - 27	CUSTOMER VALUE ENHANCEMENT - SBI GENERAL REVISED SOP ON SALE OF SBI GENERAL POLICIES (INDIVIDUAL AND GROUP) THROUGH BANCASSURANCE	The SOP on sale of SBI General individual products was last revised vide Circular No. NBG/CVE-BU/SBI General/9/2023-24 dated 15.06.2023. At present, there is no change in the journey on Cross Sell App, YONO and CBS Screen No. 1072 for SME Tiny sector insurance. However, new screen of SBIG SIMBA integrated with Cross Sell App at CBS has been added in the SOP. The revised SOP on sale of SBI General policies (Individual and Group) is available as annexure-A of this Circular.
6	12/05/2026	151/2026 - 27	NBG/RE,H&H D-HL/7/2026 - 27	CUTOFF TIME FOR AVAILABILITY OF RLMS APPLICATION	In order to strengthen operational discipline, it has been decided by the competent authority to restrict availability of RLMS application. Accordingly, access to RLMS application will be restricted between 08.00 PM to 08:00 AM on all days w.e.f. 01.05.2026. Now login in RLMS is allowed between 08:00 AM to 08:00 PM only . A system clock with reverse countdown display has also been made available in RLMS to alert users of the remaining permissible usage time before the restriction period begins.
7	12/05/2026	152/2026 - 27	NBG/RL/EL /3/2026 - 27	EDUCATION LOAN: ADDITION OF LIST OF INSTITUTIONS UNDER PM-VIDYALAXMI SCHEME AND UPDATION OF INSTITUTIONS LIST UNDER SCHOLAR LOAN SCHEME	PM-Vidyalaxmi Scheme, introduced on 06.11.2024 was rolled out vide Circular No. NBG/RL/EL/06/2025-26 dated 02.06.2025. As per the scheme, students taking admission in 860 Quality Higher Educational Institutions (QHEIs) are eligible for collateral free, guarantor free loans. The initial list of 860 institutions was segregated into three categories named PMVL-Utkarsh (72 institutions), PMVL-Uttam (195 institutions) & PMVL-Uday (593 institutions) with different interest rate structure. Later 107 additional institutions were added in this list making the total list of QHEIs to 967.

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8	12/05/2026	153/2026 - 27	NBG/PBBU/NRI-GEN/2/2026 - 27	NRI SERVICES: NRI TOTAL DEPOSIT DRIVE "NRI CHAMPIONS" PERIOD: 15.05.2026 TO 31.08.2026	It has been decided by the competent authority to roll out an NRI total deposits drive from 15.05.2026 to 31.08.2026 (both dates inclusive). This drive will enable us to take the first mover advantage to reach NRI customers (ETB/NTB) and offer suitable banking solutions and mobilize fresh NRI deposits. The salient features of the Campaign are appended in the circular.
9	12/05/2026	154/2026 - 27	CDO/P&HRD-IR/10/2026 - 27	STAFF: MISCELLANEOUS DEARNESS ALLOWANCE FOR THE MONTHS OF MAY, JUNE AND JULY 2026	Refer to Clause 13 of the Industry level 12 th Bipartite Settlement dated 08.03.2024 and Clause 2 (i) of the 9 th Joint Note dated 08.03.2024. The last average quarterly CPI was 148.03 points. Hence, there is an increase of 0.70 points for May, June and July 2026. Accordingly, the rate of Dearness Allowance payable to Workmen & Officer employees for the months of May, June and July 2025 shall be 25.70% of 'pay'.
10	13/05/2026	155/2026 - 27	IAD/IAD-RFIA/3/2026 - 27	RISK FOCUSED INTERNAL AUDIT (RFIA) REVIEW OF QUALITY ASSURANCE FRAMEWORK & "QUALITY ASSURANCE MEMORANDUM OF UNDERSTANDING (QAMOU)"	To have more focus on compliance of the Critical Value Statements from operational functionaries, it was further analysed and identified 100 VSs (CRM: 50 & ORM: 50) for Quality Assurance purpose. These 100 Value Statements need immediate attention for better control and follow-up by the Bank. Details of the Quality Assurance Framework, Quality Assurance Memorandum of Understanding (QAMOU) and list of applicable Value Statements as on 31.03.2026 are placed at Annexure I, II & III respectively to this circular.
11	13/05/2026	156/2026 - 27	CRO/TPRM/3/2026 - 27	REVIEW OF SOP ON THIRD PARTY RISK ASSESSMENT ON TPRM PORTAL (VERSION 3.0)	Revised standard operating Procedure (SOP) containing the step-by-step process on Third-Party Risk Assessment of vendor (including its subcontractor/s, if any) on TPRM portal, has been devised (Attached as Annexure) for the convenience of the operating functionaries. 3SOP has been uploaded in SBI Times under the following path: SBI Times >> My Workplace>>Departments 2 >>Risk Management Dept. II >> ORM Dept. >> TPRM>> SOP on TPRM portal (Version 3.0).
12	13/05/2026	157/2026 - 27	R&DB/BOD-IBA/6/2026 - 27	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS - COMMENTS OF MEMBER BANKS - MONTHLY REVIEW	Refer to our e-Circular dated 18 th April 2026, regarding list of Transport Operators recommended by the Indian Bank's Association (IBA) to the Member Banks, we enclose IBA's letter No. CIR/TD/M-05-26/2026-27/126 dated May 05, 2026, along with statements showing Additions, Renewals, Change of Address with Renewal, Non-renewal of the transport operators to be incorporated in the list of Recommended Transport Operators during the period 1 st April 2026 to 30 th April 2026. The updated list is also available on the IBA website www.iba.org.in .
13	13/05/2026	158/2026 - 27	R&DB/BOD-IBA/7/2026 - 27	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS - COMMENTS OF MEMBER BANKS	Refer to IBA's letter No. CIR/TD/A-42/2026-27/100 dated 02 nd May 2026. The transport operators have applied to IBA for being recommended to Member Banks under the IBA Scheme for recommending Transport Operators are appended in the circular. Address of Branches are given in the enclosed sheet (Annexure).4. Accordingly, please arrange to provide views / comments latest by 15 th May 2026 by email to dgm.bod@sbi.co.in .
14	13/05/2026	159/2026 - 27	R&DB/BOD-IBA/8/2026 - 27	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS - COMMENTS OF MEMBER BANKS- PERIODIC REVIEW	We enclose IBA's letter No. TD/70-78/08-26/102 dated 04 th May 2026 in respect of Periodic Review of the recommendation accorded to the Transport Operators under the IBA Scheme. Accordingly, please arrange to provide views / comments latest by 31 st May 2026 whether you have anything to report with regard to the list of Transport Operators as mentioned in the circular, based on any complaint which you might have received against any of these transport operators by email to dgm.bod@sbi.co.in .
15	13/05/2026	160/2026 - 27	NBG/RE,H&HD-HL/8/2026 - 27	REHBU: EXTENSION OF EM PENDENCY REDUCTION CAMPAIGN - OPERATION CHARGE CREATION	Please refer to e- Circular No. NBG/RE, H&HD-HL/76/2025 - 26 dated 16.03.2026 vide which launch of "Operation Charge Creation" campaign was advised for the period of 01/03/2026 to 30/04/2026. The campaign was launched with an objective to enhance focus on reducing EM pendency & obviate any possibility of risk. In view of Election Duties in a few states, Annual Promotion Exercise, Statutory Audit etc., operating units couldn't put the requisite efforts and focus on the campaign. Therefore, an extension of the campaign for a further period of 2 months till 30.06.2026 with revised criteria as placed in Annexure-A has been approved by the competent authority.
16	14/05/2026	161/2026 - 27	NBG/PBU/OPS-NPA/1/2026 - 27	EXTENSION OF OTS SCHEME FOR PERSONAL LOAN & PENSION LOAN NPAS OF DECEASED CONSTITUENTS TILL 30.09.2026	Refer to the e-circular No. NBG/PBU/OPS-NPA/4/2025-26 dated 22.01.2026 wherein it was advised that the above scheme will be effective till 31.03.2026. The competent authority has accorded approval for extension of the "OTS Scheme for Personal Loan & Pension Loan NPAs of Deceased Constituents" till 30.09.2026.
17	14/05/2026	162/2026 - 27	R&DB/AGNYB-KG-RBI-1/6/2026 - 27	MASTER DIRECTION ON RECEIPT AND REMITTANCE OF TREASURE	Refer to RBI Master Direction dated April 09 2025 containing instructions with regard to receipt and dispatch of remittance of treasure consisting of banknotes and coins from/ to RBI. RBI has updated the master Direction incorporating the updated guidelines/instructions vide RBI Master Direction dated April 01, 2026. The Master Direction is enclosed as Annexure-I. The Changes made by RBI in the latest Master Direction is enclosed as Annexure-II.

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18	14/05/2026	163/2026 - 27	CRO/RCSA/4/2026 - 27	ROLL OUT OF RISK & CONTROL SELF-ASSESSMENT (RCSA) AND RCSA-ABRIDGED EXERCISE FOR THE FY 2026-27	The Competent authority has accorded approval for the roll-out of the RCSA and RCSA-abridged exercise for the FY 2026-27. Accordingly, all identified Operating Units may commence the RCSA/RCSA Abridged exercise for the current financial year as per prescribed framework and timelines. The coverage of Operating Units under respective Business & Support Groups (B&SGs) is enclosed as Annexure.
19	14/05/2026	164/2026 - 27	DMD(FINANCE)/ALM-INTEREST-RATES/2/2026 - 27	REVISION IN INTEREST RATES ON DOMESTIC BULK TERM DEPOSITS (RUPEES THREE CRORES & ABOVE) W.E.F. 15TH MAY 2026	Refer to our Circular No. DMD(FINANCE)/ALM-INTEREST-RATES/2/2025-26 dated 13 th March 2026 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 Three Crores & above) with effect from 15 th May 2026.
20	14/05/2026	165/2026 - 27	NBG/PBBU/NRI-DEPOSIT/3/2026 - 27	NRI SERVICES REVISION IN INTEREST RATES ON NRE AND NRO TERM DEPOSITS WITH EFFECT FROM 15TH MAY 2026	Refer to e-Circular No. NBG/PBBU/NRI-DEPOSIT/31/2025-26 dated 17 th March 2026 advising changes in interest rates on Retail & Bulk NRE/NRE Non-Callable /NRO Term Deposits with effect from 15 th March 2026. It has now been decided to revise the interest rates on NRE/NRE Non-Callable/NRO Bulk Term Deposits with effect from 15 th May 2026, as appended in the circular.
21	14/05/2026	166/2026 - 27	CCO/CPD-ADV/12/2026 - 27	POLICY ON CREDIT FACILITIES	Policy on Credit Facilities has been formulated in line with RBI's Master Directions on Credit Facilities. The Policy on Credit Facilities comprise the chapters appended in the circular.
22	14/05/2026	167/2026 - 27	CCO/CPD-ADV/13/2026 - 27	MARGINAL COST OF FUNDS BASED LENDING RATE (MCLR) WITH EFFECT FROM 15TH MAY 2026	It has been decided by the appropriate authority that MCLR effective from 15.05.2026, the details are appended in the circular.
23	14/05/2026	168/2026 - 27	NBG/FI & MM/BC/CSP/6/2026 - 27	LIST OF E-CIRCULARS ISSUED BY FINANCIAL INCLUSION DEPARTMENT DURING FY 2025-26	Instructions contained in the Standardised Process Management Framework Version 4.0 March 2025 stipulate that a BU should issue a Circular containing a list of all Circulars issued during the financial year by the BU in the first week of April of the following year in the form of an index. Accordingly, the Circulars issued by Financial Inclusion BU during 2025-26 are appended in the circular.
24	15/05/2026	169/2026 - 27	NBG/PBU/RES-RES/3/2026 - 27	MASTER CIRCULAR ON INOPERATIVE CURRENT AND SAVINGS BANK ACCOUNT	Refer to Master Circular on Inoperative Current and Savings Bank accounts issued vide e-Circular No. NBG/PBU/LIMA-SB/2/2025-26, dated Apr 24, 2025. The Master Circular (enclosed as Annexure-i) consolidates all previous instructions issued vide e-circular upto 31.03.2026.
25	15/05/2026	170/2026 - 27	NBG/PBU/RES-RES/4/2026 - 27	SAVINGS BANK DEPOSIT CAMPAIGN-SHUBHARAMBH NAYA VARSH NAYA LAKSHYA PERIOD 15.05.2026 TO 31.07.2026	The Bank has fixed a target of mobilising Rs.2,14,854 Crore Savings Bank deposits during the current Financial Year' 2027. Considering the present market dynamics and to sensitise the operating functionaries from the beginning of the Financial Year, we propose to launch a Campaign for accelerating the mobilisation of Savings Bank deposits by way of reward and recognition. The details of the campaign are appended in the circular.
26	15/05/2026	171/2026 - 27	NBG/SMEBU-SMECAMPAIGN/6/2026 - 27	SME BUSINESS: LC BD ELEVATE 4.0 CAMPAIGN	Increasing LC Bill Discounting business has been the focus area for the Bank. With introduction of lead generation system for Inland LC Bill Discounting business against the LCs issued by our Bank and IS of Inland LC Bill discounting leads made live by analytics department, good traction has been seen in growth of inland LCB business during FY 2025-26. 1184 NTB (New to Bank) leads aggregating to Rs.4397 Cr were converted and YTD growth of Rs.5042 Cr has been registered during FY 2025-26 with achievement of 126% of growth budget. The performance under inland Bills LCB during FY 2025-26 is attached as Annexure A .
27	15/05/2026	172/2026 - 27	NBG/SME/SCFU-e-DFS/11/2026 - 27	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) TIE-UP WITH KALYAN JEWELLERS INDIA LIMITED (KJIL) FOR FINANCING THEIR FRANCHISEES MODIFICATION-ENHANCED BUSINESS CAP-RS 1000 CR	Bank had entered a tie-up with Kalyan Jewellers India Limited (KJIL) for financing their Dealers. The Tie-Up was last renewed with modifications in product features and revised terms and conditions were issued vide e-Circular no. NBG/SME/SCFU-e-DFS/40/2025 - 26 date 21.08. 2025. The Tie-Up was last reviewed with modification and modified terms and conditions were issued vide e-Circular no. NBG/SME/SCFU-e-DFS/66/2025 - 26 dated 30.10.2025. The tie up has now been modified with modifications in Business Cap as under-Business Cap/Exposure Cap.
28	15/05/2026	173/2026 - 27	NBG/SMEBU-CAMPAIGN/7/2026 - 27	LAUNCH OF CAMPAIGN "MISSION SME RISE" PHASE I FOR SME BUSINESS GROWTH. CAMPAIGN PERIOD 01.04.2026 TO 30.06.2026	To achieve targeted growth, we are launching Campaign " Mission SME Rise " Phase-I from 01.04.2026 to 30.06.2026, with an objective to drive SME business growth of Rs.19,570 Cr representing 20% of Annual Budget of Rs.97,703 Cr.

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29	15/05/2026	174/2026 - 27	NBG/OPS-FATC-CTDS/1/2026 - 27	REVISION IN THE LIST OF TRANSACTIONS WHERE QUOTING OF PAN IS MANDATORY AND INTRODUCING FORM 97 IN PLACE OF EXISTING FORM 60 W.E.F 01ST APRIL 2026	Rule 159 specifies the transactions in respect of which every person is required to quote PAN for the purposes of sections 262(1)(f), 262(10)(c) and 262(10)(e) of the Income-Tax Act, 2025. The Rule also provides for submission of Form No. 97 in lieu of PAN in specified cases.
30	16/05/2026	175/2026 - 27	NBG/SME/SCFU-e-DFS/12/2026 - 27	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (E-DFS) REVIEW OF TIE UP WITH SREE MURALI MOHANA BOILED & RAW RICE MILL PRIVATE LIMITED WITH MODIFICATIONS IN TERMS AND CONDITIONS	Bank had entered a tie up with Sree Murali Mohana Boiled & Raw Rice Mill Private Limited (SMMBRRMPL) for financing their dealers/Distributors under e-DFS in 2024 and instructions were circulated vide e-Circular No NBG/SME/SCFU-e-DFS/85/2024-25 dated 24.09.2024. Terms and conditions of the tie up are placed in Annexure-I and recommendation letter/ comfort letter format is placed in Annexure-II .
31	16/05/2026	176/2026 - 27	NBG/SME/SCFU-e-DFS/13/2026 - 27	ELECTRONIC DEALER FINANCE SCHEME (E-DFS): REVIEW OF TIE-UP WITH FERTILISERS AND CHEMICALS TRAVANCORE LIMITED (FACT) FOR FINANCING THEIR DEALERS/ DISTRIBUTORS	Bank had entered a tie-up with Fertilisers and Chemicals Travancore Limited (FACT) for financing their dealers during November 2023. The instructions are issued vide circular No. NBG/SME/SCFU-e-DFS/120/2023-24 dated 30/11/2023. Terms and conditions of the tie up are placed in Annexure-I .
32	16/05/2026	177/2026 - 27	NBG/SMEBU-SME ADVANC/8/2026 - 27	SMEBU : SCHEME FOR FINANCING OF CERAMIC UNITS IN MORBI- PRODUCT REVIEW CUM MODIFICATIONS	Scheme for Financing of Ceramic Units in Morbi product was introduced in June 2021, for financing Ceramic Units operating at located at Morbi, Gujarat. The product was last reviewed with modifications vide Circular No.: NBG/SMEBU-SME/ADVANC/36/ 2023 -24 dated 03.10.2023. The product features have since been reviewed with modifications and have been provided in the annexures appended in the circular.
33	16/05/2026	178/2026 - 27	NBG/RL/EL /4/2026 - 27	EDUCATION LOAN: CONCESSIONAL PRICING FOR STUDENTS TAKING ADMISSION IN IIMS, ISBS, IIFTS, XLRI, XIMB AND BITS PILANI	Based on feedback from various circles regarding competitive rates offered by other banks to capture the lucrative market of premier institutions, the competent authority has approved 15 bps concession on card rate to loans (new and takeover) sanctioned to students taking admission in IIMs, ISBs, IIFTs, XLRI, XIMB, BITS Pilani, BITS Pilani Goa campus and BITS Pilani Hyderabad campus (List of institutions as per annexure).
34	16/05/2026	179/2026 - 27	NBG/RE,H&HD-HL/9/2026 - 27	REHBU: CAMPAIGN "EBLR CONNECT"	In order to enhance focus on contacting customers for linking eligible Home Loan accounts to EBLR, it is decided to launch a dedicated campaign " EBLR CONNECT ". contours of which are appended in the circular. Period of the campaign: 01.05.26 to 31.07.26.
35	16/05/2026	180/2026 - 27	R&DB/BOD-BOD/9/2026 - 27	POLICY ON MULTI CITY CHEQUES (MCC) - (ISSUANCE, COLLECTION & DISHONOUR)	The Policy has now been reviewed based on feedback received from Business Units and by incorporating RBI's latest instructions on cheque related matters. The revised policy "Policy on Multi City Cheques (MCC)-(ISSUANCE, COLLECTION & DISHONOUR)" Ver 4.0 has been approved by the Central Board in its meeting held on 23 rd April 2026.
36	16/05/2026	181/2026 - 27	NBG/SMEBU-SME ADVANC/9/2026 - 27	SMEBU: NEW PRODUCT - EMERGENCY CREDIT LINE GUARANTEE SCHEME 5.0 (ECLGS 5.0)	To provide collateral free loans to such affected Business Enterprises by the Banks, Department of Financial Services has introduced Emergency Credit Line Guarantee Scheme 5.0 (ECLGS 5.0) scheme to provide guarantee coverage for such loans provided by the Banks. The Fund and the Scheme will be managed and operated by National Credit Guarantee Trustee Company Ltd. (NCGTC), which is a wholly owned trustee company of Government of India.

With revolutionary greetings,

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