

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

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

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Circular No. 55/2025

Date: 13.04.2025

**To All Members (Please Circulate)**

### **EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE**

**06.04.2025 to 12.04.2025**

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 06.04.2025 to 12.04.2025. We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

### **SYNOPSIS OF CIRCULARS ISSUED BETWEEN 06.04.2025 & 12.04.2025**

SL NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	07/04/2025	30/2025 - 26	NBG/GAD-GBU/2/2025 - 26	GOVT. BUSINESS: SMALL SAVINGS SCHEMES (PPF, SCSS, SSA & MSSC) GOVERNMENT SAVINGS PROMOTION GENERAL (AMENDMENT) RULES, 2025	Ministry of Finance (Dept of Economic Affairs) has issued a gazette notification dt 02.04.2025 amended rules insmall savings scheme(ppf,ssy,mahila samman) No fees to be charged for cancellation or change in nomination.
2	07/04/2025	31/2025 - 26	NBG/GAD-GBU/2/2025 - 26	GOVT. BUSINESS: SMALL SAVINGS SCHEMES (PPF, SCSS, SSA & MSSC) GOVERNMENT SAVINGS PROMOTION GENERAL (AMENDMENT) RULES, 2025	Govt of India vide its OM FNO,1/4/2019 NS Dt 28/03/2025 that the Rate of Interest on various samall savings scheme for the First Qtr of FY 2025-26,will remain unchanged.
3	07/04/2025	32/2025 - 26	R&DB/P&SP/FTC /1/2025 - 26	SBFTC- INTRODUCTION OF FTC LOAD/RELOAD THROUGH YONO LITE APPLICATION	To Enhance customer convenience and provide option to load and reload Foreign Travel Card ,bank has now introduced Loading and reloading through Yono Lite Application.
4	07/04/2025	33/2025 - 26	CDO/P&HRD-PM/2/2025 - 26	STAFF: MISCELLANEOUS GUIDELINES REGARDING OPENING AND MAINTAINING BANK ACCOUNTS BY EMPLOYEES	As per Banks internal due diligence measures and to streamline account opening and maintenance by Staff Members .Bank has iintroduced noted guidelines.
5	07/04/2025	34/2025 - 26	NBG/ABUAC*IR-CROPLOANS/1/2 025 - 26	KCC REVIEW/RENEWALS DRIVE - CAMPAIGN - "REAP & RENEW" - FROM 01.04.2025 TO 30.06.2025	Corporate Centre has started a campaign for KCC Renewal named "Reap & Renew" from 01/04/2025-30/06/2025
6	07/04/2025	35/2025 - 26	NBG/SMEBU-MSMECAMPAIGN/3/2025 - 26	MSME ADVANCES LAUNCH OF "MSME: BRE GIANT LEAP" CAMPAIGN PERIOD - FROM 01.04.2025 TO 30.06.2025 SANCTION OF NEW MSME LOANS USING BUSINESS RULE ENGINE (BRE)	A new campaign has been launched for MSME Advances "BRE GIANT LEAP" FROM 01/04/2025-30/06/2025
7	08/04/2025	36/2025 - 26	CRO/RMD-CRMD/1/2025-26	MASTER CIRCULAR – BASEL III CAPITAL REGULATIONS AS ON 01.04.2025	Rbi has issued Master Circular on Basel III Capital Regulations as on 01/04/2025
8	09/04/2025	37/2025 - 26	NBG/FI & MM/BC/CSP/1/20 25 - 26	FINANCIAL INCLUSION: BUSINESS CORRESPONDENT (BC) CHANNEL: RE-KYC AT CSP OUTLETS (BOTH BC & BRANCH CHANNEL CUSTOMER)	For the convenience of the customer and to de clutter the branches ,Bank has accorded its approval for REKYC at CSP Outlets for both BC and Branch Channel Customer.
9	09/04/2025	38/2025 - 26	NBG/ABUAC*IR-CROPLOANS/2/2 025 - 26	KISAN CASH CREDIT – MODIFIED INTEREST SUBVENTION SCHEME AUTOMATION OF INTEREST SUBVENTION AND PRI NEW CBS DEVELOPMENTS	THE CIRCULAR STANDS WITHDRAWN
10	09/04/2025	39/2025 - 26	NBG/ABUAC*IR-CROPLOANS/3/2 025 - 26	KISAN CREDIT CARD – MODIFIED INTEREST SUBVENTION SCHEME - AUTOMATION OF INTEREST SUBVENTION AND PRI - NEW CBS DEVELOPMENTS	Based on the feedback received from operating functanaries,a need was felt to revamp Interst Subvention and PRI New in CBS .The main aim was to seamless the process without any manual intervention.
11	09/04/2025	40/2025 - 26	NBG/SME/SCFU-e-DFS/1/2025- 26	ELECTRONIC DEALER FINANCE SCHEME (E-DFS): NEW TIE-UP WITH SWITCH MOBILITY AUTOMOTIVE LIMITED (SMAL) FOR FINANCING THEIR DEALERS	Bank has entered into a tie up arrangement with Switch Mobility Automotive Ltd under EDFs Scheme to finance their Dealers.

**Shubhajyoti Chattopadhyay**

General Secretary

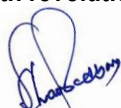
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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENT S NO.	SUBJECT	GIST OF CIRCULAR
12	09/04/2025	41/2025 - 26	NBG/PB/C^ITU-CSP/4/2025- 26	SALARY PACKAGE ACCOUNTS: CREATION OF SEPARATE IDENTIFIER CODES TO DISTINGUISH GOVERNMENT/ DEFENCE CONTRACTUAL EMPLOYEES	Bank has introduced separate identifier codes under existing CSP Product to tag Contractual employees under Central/Defense/Rail/State to bifurcate Govt Contractual and Pvt Contractual Employees.
13	09/04/2025	42/2025 - 26	NBG/RL/PEN LOANS /2/2025 - 26	MASTER CIRCULAR: SBI PENSION LOAN SCHEME UPDATED TILL 31.03.2025	Consolidation of all Instructions upto 31/03/2025 has been updated in Master Circular on Pension Loan .
14	09/04/2025	43/2025 - 26	NBG/SME/SCF U-e-DFS/2/2025- 26	SUPPLY CHAIN FINANCE UNIT – NEW CAMPAIGN: “CATALYST Q1” FOR SANCTION AND ONBOARDING OF NEW DEALERS UNDER E-DFS AND ENHANCEMENT OF LIMIT UNDER E-DFS OF EXISTING DEALERS PERIOD: 02.04.2025 TO 30.06	New Campaign Catalyst Q1 has been started for Sanction and Onboarding of new Dealers and enhancement of limit of existing Dealers under EDFs Scheme. Camapign period 02/04/2025- 30/06/2025.
15	11/04/2025	44/2025 - 26	FINANCE/FC- ACCOUNTS/1/ 2025 - 26	OPENING OF NEW INTEREST ADJUSTMENT BGL ACCOUNTS BASED ON SEGMENT /TYPE FOR MANUAL PAYMENT OF EXCESS / SHORT / ERRONEOUS APPLICATION OF INTEREST & COMMISSION AND CONTROL MECHANISM	For Operational convenience and proper reporting of income/expense eight interest adjustment BGL Aounts of different account types have been opened in place of four interest BGL Accounts that are currently being used.
16	11/04/2025	45/2025 - 26	R&DB/PBU/CD &e-COM- GL/1/2025 - 26	RETAIL LOANS : P- GOLD LOAN WITHDRAWAL OF OFFERING P GOLD LOAN TO SBI CARD CUSTOMERS	Competant authority has accorded its approval for withdrawal of P Gold Loan Offering to SBI Card Customers.
17	11/04/2025	46/2025 - 26	R&DB/BOD- BOD/3/2025- 26	INDIAN BANK'S ASSOCIATION - CESSATION OF MEMBERSHIP	IBA vide its letter No CIR/ADM/2024-25 Dt 29/03/2025 as advised by Managing Committee at its meeting held on 28/03/2025 for cessation of membership of BSE Ltd.
18	11/04/2025	47/2025 - 26	R&DB/BOD- IBA/4/2025 - 26	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS TO MEMBER BANKS: ADDITIONS/ RENEWALS/ CHANGE OF ADDRESS WITH RENEWAL OF THE TRANSPORT OPERATORS DURING THE PERIOD FROM 1ST MARCH 2025 TO 31ST MARCH 2025	IBA has recommended List of Transport Operators for the period 01/03/2025-31/03/2025

With revolutionary greetings,



**Shubhajyoti Chattopadhyay**  
(General Secretary)

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General Secretary  
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