

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Date: 03.08.2025

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE

27.07.2025 to 02.08.2025

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 27.07.2025 to 02.08.2025. We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 27.07.2025 & 02.08.2025

SL NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	28/07/2025	460/2025-26	IBG/IBG-Domestic(IBD)/15/2025 - 26	FOREIGN EXCHANGE MANAGEMENT (EXPORT OF GOODS & SERVICES) (AMENDMENT) REGULATIONS, 2025	RBI vide notification FEMA 23R/6/2025 RB Dt 24/06/2025 Foreign Exchange Management(Export of Goods & Services) Amended regulations 2025 related to Principal Regulations ,Annexure I.
2	28/07/2025	461/2025-26	Risk Management/SBI-PRM-OTMS-01/4/2025 - 26	OFFSITE TRANSACTION MONITORING SYSTEM (OTMS) TRANSFER OF OWNERSHIP OF OTMS FROM INTERNAL AUDIT DEPARTMENT (IAD) TO PROACTIVE RISK MANAGEMENT DEPARTMENT (PRMD)	THIS CIRCULAR STANDS WITHDRAWN
3	28/07/2025	462/2025-26	NBG/SMEBU-SMEDOC/31/2025 - 26	MODIFICATION IN SME-01 AND SME-02 DOCUMENTS AND CONSOLIDATED SME DOCUMENTS (SME-01 TO SME-12)	Appropriate authority has modified and consolidated all sme documents (SME 1 to SME 12) .All documents to be excuted from date of this circular .
4	28/07/2025	463/2025-26	Risk Management/SBI-PRM-OTMS-01/5/2025 - 26	OFFSITE TRANSACTION MONITORING SYSTEM (OTMS) : STANDARD OPERATING PROCEDURE FOR VERIFICATION OF OTMS ALERTS	Bank has issued SOP for Verification of OTMS alerts.SOP has detailed and uniformed guidelines for dealing OTMS alerts.Details SOP are placed in annexure.
5	29/07/2025	464/2025-26	NBG/SMEBU-SMECAMPAIN/32/2025 - 26	SME BUSINESS UNIT PRATHAM STAR RATING: REWARD & RECOGNITION FOR FY 2025-26	Bank has introduced Pratham Star ratings for RMSMEs for FY 2025-26.Aim of the scheme is to motivate RMSMEs to garner SME business.
6	29/07/2025	465/2025-26	R&DB/IT-COORD/1/2025 - 26	ADDENDUM TO STANDARD OPERATING PROCEDURE: HANDLING OF COURT ORDERS FOR REFUND OF CYBERCRIME FUNDS	Bank has issued SOP with addendum for Handling of Court Orders for refund of cybercrime funds.
7	29/07/2025	466/2025-26	NBG/SME/SCFU-e-DFS/25/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) NEW TIE-UP: THE INDIA CEMENTS LIMITED (ICL) FOR FINANCING THEIR DISTRIBUTORS/DEALERS PROPOSED LIMIT CAP: RS. 100 CRORES	Bank has entered into a new tie up with India Cements Ltd (ICL) for financing their distributors and dealers under EDFs Scheme.
8	29/07/2025	467/2025-26	IAD/IAD-RFIA/8/2025 - 26	INTERNAL AUDIT MANUAL (UPDATED AS ON 31.05.2025)	THIS CIRCULAR STANDS WITHDRAWN
9	29/07/2025	468/2025-26	IAD/IAD-RFIA/9/2025 - 26	INTERNAL AUDIT MANUAL (UPDATED AS ON 31.05.2025)	Bank has updated Internaal Audit Manual as on 31/05/2025 and placed in IAD Dept.
10	30/07/2025	469/2025-26	CCO/CPD-ADV/40/2025 - 26	POLICY ON FINANCING OF SEMICONDUCTOR INDUSTRY	Bank has come up with detailed policy guideline for Financing Semiconductor Industry.Details are upadated in Annexure I
11	30/07/2025	470/2025-26	NBG/SMEBU-SMECAMPAIN/33/2025 - 26	SME BUSINESS UNIT: LC BILL DISCOUNTING BUSINESS (LCBD) "LCBD ELEVATE 2.0" CAMPAIGN - EXTENSION OF CAMPAIGN PERIOD- FROM 01.07.2025 TO 31.08.2025	Bank has extended ongoing campaign LCBD Elevate 2.0 from 01/07/2025-31/08/2025
12	30/07/2025	471/2025-26	IAD/IAD-RFIA/10/2025 - 26	IAD SUGGESTION/FEEDBACK PORTAL FOR IMPROVEMENTS IN AUDIT PROCESS	IAD has launched a Feedback portal for improvements in Audit Process.
13	30/07/2025	472/2025-26	IAD/IAD-RFIA/11/2025 - 26	RISK FOCUSSED INTERNAL AUDIT (RFIA) : REVISED INSTRUCTIONS RELATED TO PENALTY AND INCENTIVE FOR FRAUDS	Revised Instructions related to Penalty and incentive for Frauds during RFIA has been placed at Annexure I.

Shubhajyoti Chattopadhyay

General Secretary

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14	30/07/2025	473/2025 - 26	CCO/CPDP-ADV/41/2025 - 26	TREATMENT OF CENTRAL FINANCIAL ASSISTANCE (CFA) IN FINANCING OF BIOENERGY PROJECTS	Govt of India had launched a National Bioenergy programme on 02 nd Nov 2022 and programme is valid from 01/04/2021-31/03/2026 and the aforesaid programme provides Central Financial Assistance(CFA) to project developers in following areas. 1.Waste to Energy programme 2.Bio Energy programme 3.Bio gas programme.
15	30/07/2025	474/2025 - 26	NBG/PB/C^ITU-PSP/12/2025 - 26	SALARY PACKAGE ACCOUNTS: POLICE SALARY PACKAGE (PSP) MODIFICATIONS	THIS CIRCULAR STANDS WITHDRAWN
16	30/07/2025	475/2025 - 26	NBG/PB/C^ITU-CGSP/13/2025 - 26	SALARY PACKAGE ACCOUNTS: CENTRAL GOVERNMENT SALARY PACKAGE (CGSP) MODIFICATIONS	Bank has modified Salary Package Accounts of Central Government employees with inbuilt and enhanced features.
17	30/07/2025	476/2025 - 26	NBG/PB/C^ITU-RSP/14/2025 - 26	SALARY PACKAGE ACCOUNTS: RAILWAY SALARY PACKAGE (RSP) MODIFICATIONS	Bank has modified Railway Salary Package Account with Enhanced inbuilt Facilities.
18	31/07/2025	477/2025 - 26	RB&O/OPS-KYC/KYC/4/2025 - 26	OBSERVANCE OF KYC COMPLIANCE AND FRAUD PREVENTION DAY 01.08.2025	To create awareness about KYC Compliance and Fraud Prevention Bank has decided to observe 01 st August 2025 as KYC Compliance and Fraud Prevention Day.
19	31/07/2025	478/2025 - 26	NBG/GAD-GBU/13/2025 - 26	GOVERNMENT BUSINESS: SUNSET/WITHDRAWAL OF PRODUCT MAHILA SAMMAN SAVINGS CERTIFICATE, 2023 (MSSC) PRODUCT CODE: 1421 1151	The Competant authority has accorded its approval for withdraw Mahila Samman Savings Certificate
20	31/07/2025	479/2025 - 26	NBG/SME/SCFU-e-DFS/26/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) TIE-UP WITH TATA PASSENGER ELECTRIC MOBILITY LIMITED (TPEML) FOR FINANCING THEIR ELECTRIC VEHICLE DEALERS-RENEWAL OF TIE-UP WITH MODIFICATION	Bank has entered into a new tie up with Tata Passenger Electric Mobility Ltd (TPEML) for financing their distributors and dealers under EDFs Scheme.
21	31/07/2025	480/2025 - 26	CDO/P&HRD-RC/19/2025 - 26	POLICY FOR GRANTING THE RECOGNITION TO THE WELFARE ASSOCIATIONS	Bank has revised its policy for Granting Recognition to the welfare associations.
22	31/07/2025	481/2025 - 26	R&DB/PBU/CD&e-COM-GL/14/2025 - 26	P GOLD LOAN CAMPAIGN: "SWARNA UTSAV - I" EXTENSION IN CAMPAIGN PERIOD FROM 01.08.2025 TO 30.09.2025	Bank has extended Gold Loan Campaign Swarna Utsav I from 01/08/2025-30/09/2025
23	31/07/2025	482/2025 - 26	NBG/PBBU-PMD-GL/10/2025 - 26	GOLD LOANS MARKET VALUE OF GOLD FOR AGRI, SME & PB GOLD LOANS EFFECTIVE FROM 01.08.2025	Gold Loans Market Value of Gold For Agri Sme and PB Gold Loans effective from 01/08/2025
24	31/07/2025	483/2025 - 26	NBG/GAD-GBU/14/2025 - 26	REVISED SOP FOR AGENCY COMMISSION ON STATE GOVERNMENT TRANSACTIONS	Bank has comeup with revised SOP for Agency Commission on Sate Govt Transctions .Revised SOP has been placed in Annexure I
25	31/07/2025	484/2025 - 26	NBG/GAD-GBU/15/2025 - 26	REVISED STANDARD OPERATING PROCEDURE (SOP) REFUND OF EXCESS PAYMENT OF PENSION MADE BY BANK / PDA TO GOVERNMENT OVERPAYMENT OF PENSION DUE TO MISTAKE OF BANK/PDA	Bank has issued revised SOP for refund of excess payment of Pension made by Bank PDA To Govt overpayment of pension due to mistake of Bank.
26	31/07/2025	485/2025 - 26	CCO/CPDP-ADV/42/2025 - 26	FORMAT OF PRE SANCTION SURVEY (PSS)	Bank has updated new format for Pre Sanction Survey.
27	31/07/2025	486/2025 - 26	NBG/TBU-CAMPAIGN/8/2025 - 26	TRANSACTION BANKING MARKETING DEPARTMENT LAUNCH OF "LEAP AHEAD LIABILITY HUBS" CAMPAIGN FOR LIABILITY HUBS CAMPAIGN PERIOD: - 01.08.2025 TO 31.10.2025	Bank has launched a new campaign "LEAP AHEAD LIABILITY HUBS" CAMPAIGN FOR LIABILITY HUBS for the period 01/08/2025-31/10/2025.Main focuss of the campaign is to ETB engagement and onboarding of NTB customers.
28	31/07/2025	487/2025 - 26	CCO/CPDP-ADV/43/2025 - 26	LARGE EXPOSURE FRAMEWORK (LEF) : EXAMINING BREACH IN CASE OF MERGER/ACQUISITION	Bank has issued guidelines regarding examining of breach in case of Merger and acquisition.
29	31/07/2025	488/2025 - 26	CFO/FRT-SERTAX/4/2025 - 26	INPUT SERVICE DISTRIBUTOR (ISD): REGISTRATION AND DECLARATION FORM	Bank has obtained a new isd registration ,Operating offices should obtain ISD registration form for any vendor payment.

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30	31/07/2025	489/2025 - 26	CFO/FRT-SERTAX/5/2025 - 26	GST COMPLIANCE: ACTIVITIES TO BE COMPLETED BY 31ST OCTOBER 2025	GST compliance activity to be completed by 31 st October 2025 ,otherwise bank will not be able to claim
31	01/08/2025	490/2025 - 26	NBG/RE,H&HD-HL/21/2025 - 26	REVISION IN CARD RATE OF INTEREST FOR HOME AND HOME RELATED LOANS	Bank has revised card rate if Interest for Home and Home related products.
32	01/08/2025	491/2025 - 26	NBG/SMEBU-SMECAMPAIGN/34/2025 - 26	MSME ADVANCES LAUNCH OF "MSME: BRE GIANT LEAP 2.0" CAMPAIGN PERIOD - FROM 01.08.2025 TO 31.10.2025 SANCTION OF NEW MSME LOANS USING BUSINESS RULE ENGINE (BRE)	Bank has launched a new campaign named MSME BRE GIANT LEAP 2.0 from 01/08/2025-31/10/2025 for sanction of new MSME Loans using BUSINESS RULE ENGINE (BRE)
33	01/08/2025	492/2025 - 26	NBG/SME/SCFU-e-DFS/27/2025 - 26	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (E-DFS) NEW TIE UP WITH M/S SHANTHI FEEDS PRIVATE LIMITED (SFPL) FOR FINANCING THEIR DEALERS/DISTRIBUTORS	Bank has entered into a new tie up with Shanti Feeds Private Ltd(SFPL) for financing their distributors and dealers under EDFs Scheme.
34	01/08/2025	493/2025 - 26	NBG/SME/SCFU-e-DFS/28/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) HINDUSTAN COCA COLA BEVERAGES PVT. LTD (HCCBPL) FOR FINANCING THEIR DISTRIBUTORS/DEALERS RENEWAL OF TIE-UP WITH MODIFICATION IN TERMS AND CONDITIONS	Bank has renewed their tie up with modification with Hindustan Coco Cola Beverages Private Ltd(HCCBPL) for financing their distributors and dealers under EDFs Scheme.
35	01/08/2025	494/2025 - 26	NBG/SME/SCFU-e-DFS/29/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) TIE-UP WITH MARICO LIMITED (MARICO) FOR FINANCING THEIR DISTRIBUTORS/DEALERS RENEWAL WITH MODIFICATION IN TERMS AND CONDITIONS	Bank has entered into a new tie up with Marico Ltd(MARICO) for financing their distributors and dealers under EDFs Scheme.
36	01/08/2025	495/2025 - 26	IAD/IAD-RFIA/12/2025 - 26	RISK FOCUSED INTERNAL AUDIT (RFIA) - PAPERLESS REPORTING PROCESS FOR ALL CATEGORY OF BRANCHES	As per Go Green initiative Bank has started paperless or digitalised for all category of reporting
37	01/08/2025	496/2025 - 26	NBG/CVE-BU/SBI General/6/2025 - 26	CUSTOMER VALUE ENHANCEMENT - SBI GENERAL LAUNCH OF NEW PRODUCT - STUDENT TRAVELSURE (UIN: SBITG0P24085V022526)	SBI gen has launched a new Product Student Travelsure.Product related details are uploaded in Annexure I
38	01/08/2025	497/2025 - 26	NBG/SMEBU-CGTSI/35/2025 - 26	CREDIT GUARANTEE TRUST FOR MICRO AND SMALL ENTERPRISES (CGTMSE) LAUNCH OF CAMPAIGN: CGTMSE KAVACH 3.0 PERIOD: FROM 01.08.2025 TO 31.10.2025	THIS CIRCULAR STANDS WITHDRAWN
39	01/08/2025	498/2025 - 26	NBG/SME/SCFU-e-DFS/30/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) PATANJALI AYURVED LTD (PAL) FOR FINANCING THEIR DISTRIBUTORS / DEALERS/MEGA STORE RENEWAL OF TIE UP WITH MODIFICATION IN TERMS AND CONDITIONS	Bank has renewed tie up with Patanjali Ayurveda Ltd(PAL) for financing their distributors and dealers under EDFs Scheme.
40	02/08/2025	499/2025 - 26	NBG/SMEBU-CGTSI/36/2025 - 26	CREDIT GUARANTEE TRUST FOR MICRO AND SMALL ENTERPRISES (CGTMSE) LAUNCH OF CAMPAIGN: CGTMSE KAVACH 3.0 PERIOD: FROM 01.08.2025 TO 31.10.2025	Bank has increased CGTMSE coverage from 5cr to 10cr and also guarantee fee has also been revised.For keeping the momentum Bank has launched a new campaign CGTMSE Kavach 3 from 01/08/2025-31/10/2025
41	02/08/2025	500/2025 - 26	GMUK/GMU/SP-MISC/12/2025 - 26	NTB CUSTOMER CAMPAIGN (PHASE - 1) CAMPAIGN FOR ONBOARDING OF NTB CUSTOMERS FOR FOREX BUSINESS EXTENSION IN CAMPAIGN PERIOD TILL 30.09.2025	Bank has campaign period for onboarding of NTB customers for forex business .Campaign period will end on 30/09/2025

With revolutionary greetings,



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