

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No. 105/2025

Date: 10.08.2025

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE

03.08.2025 to 09.08.2025

As a part of “WEEKLY KNOWLEDGE UPDATE”, we have once again compiled gist of e-circulars for the period 03.08.2025 to 09.08.2025. We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 03.08.2025 & 09.08.2025

SL NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	04/08/2025	503/2025-26	NBG/RE,H&HD-HL/22/2025 - 26	ROLL OUT OF CENTRAL INSPECTION TEAM	Central Inspection Team (CIT) under Manager (CIT) has been envisaged at 25 large centres with multiple Home Loan Centres by pooling together all Site Inspection Officers (SIOs) at that centre to avoid overlapping of visits to the same property/location and to cover 100% geographical area of the centre with equitable distribution of workload. In this regard, suitable instructions have been issued vide Circular no. NBG/RE,H&HD-HL/2/2024-24 dated 04.05.2024. The list of centers covered under CIT structure is enclosed as Annexure-I .
2	04/08/2025	504/2025-26	ABU&GSS/ABU-PDM/30/2025 - 26	ABU & GSS DEPARTMENT AGRI CENTRALIZED PROCESSING CENTRES (AGRI CPCs) NEW CAMPAIGN – “AGRI CPC TITANS” CAMPAIGN PERIOD – 15TH JULY 2025 TO 30TH SEPTEMBER 2025	To provide additional momentum to the Circles in achieving their Agri business targets, a new campaign titled “AGRI CPC TITANS” is launched for the period 15th July 2025 to 30th September 2025. The campaign will focus on enhancing sanctions of high-value Agri advances through the Agri CPCs channel. The features of the campaign as well as targets for the Agri CPCs to qualify under the campaign are enclosed as Annexure I .
3	05/08/2025	505/2025-26	CCG/PPDP/3/2025 - 26	TRADE FINANCE OFFICERS (SPECIALIST) REGULAR IN SCALE II PASSING POWERS DURING PROBATION PERIOD	The requirement of second passing for transactions above 50.00 lakh during the ₹ probation period for Trade Finance Officers (TFOs) recruited in Scale II (Specialist) has been removed. Accordingly, approved passing powers during probation period to TFOs are appended in the circular.
4	05/08/2025	506/2025-26	IBG/IBG-Domestic(IBD)/16/2025 - 26	CURRENT ACCOUNT PRODUCT FOR DIPLOMATIC MISSIONS, DIPLOMATIC PERSONNEL & NON-DIPLOMATIC STAFF	RBI vide the Master Direction on Deposits and Accounts No. 14/2015-16 dated 01.01.2016 on opening, holding and maintaining foreign currency accounts by a Person Resident in India and opening, holding and maintaining deposit/ accounts by a Person Resident Outside India; has allowed AD Banks for opening of Foreign Currency Accounts by the diplomatic missions, diplomatic personnel and non-diplomatic staff who are the nationals of the concerned foreign countries and hold official passport of foreign embassies in India, subject to certain conditions. The Competent Authority while reviewing the “CA-FECCA EMBSY-PUB OTH-ALL-USD (Product Code 5065 2409)”, submitted by TBU Department, has advised to reiterate the details of product features which is placed in Annexure-1 .
5	05/08/2025	507/2025-26	CDO/SECURITY-GUNS/1/2025 - 26	SOP ON HANDLING OF BANK GUNS AT BRANCHES	Based upon the various incidents of mishandling of Bank Guns and feedback, there was a need felt to review and update the existing SOP on Handling of Bank Guns, to ensure uniformity and clarity with respect to handling of Bank Guns for its correct usage / handling and to avoid any untoward incident. Accordingly, a revised SOP on Handling of Bank Guns at Branches has been prepared and is placed as Annexure – A .

Shubhajyoti Chattopadhyay

General Secretary

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6	05/08/2025	508/2025 - 26	RB&O/OPSKYC/ KYC/5/2025 - 26	HANDLING OF SUSPECTED MONEY MULE ACCOUNTS	In order to comprehensively cover all the accounts of suspected Money Mules, further enhancement to existing guidelines is advised: In all the cases, where branch receives any alert to conduct EDD, either through dashboard, through sources mentioned in the SOP or through any other sources, Operating functionaries have to check for the linked accounts by, a) searching with mobile number available in the CIF (Screen path: Customer enquiry<Customer Unified Search) b) searching with PAN number in the CIF c) searching with email ID available in the CIF d) Checking the linked CIFs through relationship screen (Scr no: 60440, Path:Relationship/Ownership<<Relationship)
7	05/08/2025	509/2025 - 26	RB&O/OPSKYC/ KYC/6/2025 - 26	CAPTURING DETAILS OF SOLE PROPRIETORSHIP IN CBS FOR PROPRIETORSHIP CONCERN	In the case of sole proprietorship accounts, it is essential and mandatory to link the proprietor's CIF in relationship (Screen No-60440) to the proprietorship concern account to streamline and have an overview on the financial transactions and ensure compliance with regulatory requirements. 3. The detailed Steps in CBS are attached as Annexure A.
8	06/08/2025	510/2025 - 26	CCO/CPDADV/ 44/2025 - 26	MODIFICATION IN TITLE INVESTIGATION REPORTS (TIR) FORMAT IN RESPECT OF IMMOVABLE PROPERTY	Based on the feedback received from the Operating functionaries the format for Title Investigation Report (TIR) submitted by the Bank's empanelled advocate has been revised. The revised format for Title Investigation Report (TIR), is placed as Annexure. All other guidelines circulated vide above SOP shall continue be valid and applicable.
9	06/08/2025	511/2025 - 26	NBG/CVE- BU/SBI Life/7/2025 - 26	CUSTOMER VALUE ENHANCEMENT: SBI LIFE "LEAGUE OF EXCELLENCE" CAMPAIGN: 01.04.2025 TO 31.12.2025	It has been decided by the Competent Authority to launch "League of Excellence" campaign for the period 01st April'25 to 31st December'25 with Rated New Business Premium target of ₹11,000/- Cr including Traditional and Protection targets of ₹3,190/- Cr and ₹660/- Cr respectively. The Circle wise targets for the campaign are appended in the circular.
10	06/08/2025	512/2025 - 26	ABU&GSS/AGRI- CORP/31/2025 - 26	RESTRUCTURING OF AGRICULTURE LOANS DUE TO NATURAL/SEVERE NATURAL CALAMITY	Based on the RBI's guidelines, Bank has issued general guidelines on RELIEF MEASURES BY THE BANK IN AREAS AFFECTED BY NATURAL CALAMITIES vide ecircular no. CCO/CPD-ADV/95/2022-23 dated 13th Dec 2022. Further, guidelines for conversion/restructuring of KCC loans to ATL were issued vide e-circular no. NBG/ABUAC*IR-CROPLOANS/12/2022-23 dated 23.01.2023. Recently guidelines on restructuring of Agri loans on account of natural/severe natural calamity have been reviewed with some modifications. Major changes are appended in the circular.
11	06/08/2025	513/2025 - 26	NBG/SMEBU- SME ADVANC/37/2025 - 26	SMEBU: REVIEW OF DGM SME RANKING PARAMETERS FROM JULY- 2025	In view of the enhanced priorities under SMEBU. DGM.SME ranking parameters have been revised with effect from 01.07.2025. The comparative chart for existing and revised parameters is placed at Annexure-A. Revised parameters are placed at Annexure-B.
12	06/08/2025	514/2025 - 26	ABU&GSS/ABU- PDM/32/2025 - 26	AGRI BUSINESS UNIT DIGITAL DOCUMENT EXECUTION IN AGRICULTURE LOANS R-KCC 6530-1001 (UPTO RS. 1.60 LACS) IN ADDITIONAL 5 (FIVE) STATES ANDHRA PRADESH, GOA, MAHARASHTRA, TELANGANA, PUNJAB	DDE in KCC loans upto Rs. 1.60 lacs in Select 5 States (GUJARAT, RAJASTHAN, CHATTISGARH, KARNATAKA, UTTAR PRADESH) was rolled out vide Circular No. ABU&GSS/ABU-PDM/25/2025-26 dated 18.07.2025. Basis successful roll out of the journey in initial phase in Select 5 States (Gujarat, Rajasthan, Karnataka, Uttar Pradesh, Chattisgarh), the DDE has been extended to another 5 States for KCC loans upto Rs. 1.60 lacs (where Stamp Duty is waived upto Rs. 1.60 lacs) The list of additional States is are Andhra Pradesh, Goa, Maharashtra, Telangana, and Punjab.
13	07/08/2025	515/2025 - 26	NBG/RE,H&HD- HL/23/2025 - 26	MODIFICATIONS IN OPERATING INSTRUCTIONS FOR HOME AND HOME TOPUP LOANS	Refer to our e-Circular No.NBG/ RE, H&HD-HL /34/2024-25 dated 30 th January'25 advising modifications in operating instructions for Home and Home Top-up loans. The modifications in operating guidelines in case of unrelated borrowers for Home and Home Top-up Loans have been approved by the competent authority are appended in the circular.
14	07/08/2025	516/2025 - 26	R&DB/BOD- IBA/23/2025 - 26	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS - COMMENTS OF MEMBER BANKS- PERIODIC REVIEW	Refer to IBA's letter No. TD/70-78/11-25/323 dated 04th August 2025 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 04th September 2025 whether you have anything to report with regard to the list of Transport Operators as above, based on any complaint which you might have received against any of these transport operators by email to dgm.bod@sbi.co.in .

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15	07/08/2025	517/2025 - 26	R&DB/P&SP/FTC /10/2025 - 26	State Bank Foreign Travel Cards (SBFTC) Introduction of SBFTC Issuance and Loading, Full/Partial Refund and Card Closure in all branches/CPCs via Fx Out application	The detailed step-by-step process for SBI Foreign Travel Card Issuance and Loading, Full/Partial Refund and Closure through Fx Out application for all branches including CPCs along with the roles and responsibilities of various stakeholders has been documented in the Standard Operating Procedure (SOP) and enclosed as Annexure for information and meticulous compliance for the operating functionaries.
16	08/08/2025	518/2025 - 26	R&DB/PBU/CD& e-COM-GL/15/2025 - 26	Retail Loans : P- Gold Loan Review and Modification in Features of P Gold Loan	With reference to Gold Loan Master Circular dated 04.06.2025. The Competent authority has now approved some modifications under P Gold Loan.
17	08/08/2025	519/2025 - 26	NBG/SME/SCFU-e-DFS/32/2025 - 26	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (e-DFS) SRI LALITHA ENTERPRISES INDUSTRIES PRIVATE LIMITED FOR FINANCING THEIR DEALER/ DISTRIBUTORS RENEWAL WITH MODIFICATION IN TERMS AND CONDITIONS i) CONCESSIONS IN PRICING ii) CHANGE IN SLAB FOR SINGLE UNIFIED CHARGES iii) REVISION IN COLLATERAL SECURITY iv) REVISION IN ADHOC LIMIT	Bank has entered into a tie-up with Sri Lalitha Enterprises Private Limited (SLEIPL) for financing their dealers/distributors under e-DFS in 2019. The tie up was last renewed in the month of May 2024 and instructions were circulated vide e-circular dated 24.05.2024. The tie up has now been renewed with modification for a further period of 24 months on the terms and conditions, placed at Annexure-I 3. Detailed e-Circulars regarding e-DFS Product review and SOP are furnished hereunder for strict compliance of the same by the operating functionaries.
18	08/08/2025	520/2025 - 26	NBG/SME/SCFU-e-DFS/33/2025 - 26	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (e-DFS) PANASONIC LIFE SOLUTIONS INDIA PVT LTD (ELECTRICAL DIVISION) FOR FINANCING THEIR DEALERS/DISTRIBUTORS RENEWAL OF TIE-UP WITH MODIFICATIONS IN EXISTING TERMS & CONDITIONS i) CONCESSIONS IN PRICING ii) MODIFICATION IN OTHER TERMS	Bank has entered into a tie-up with Panasonic Life Solutions India Pvt. Ltd (ELECTRICAL Division) (PLSIPL) erstwhile Anchor Electricals Pvt Ltd (AEPL) for financing their dealers/distributors under e-DFS since 2018. The tie up was last renewed in the month of October 2023 and instructions were circulated vide e-circular dated 04.10.2023. The tie up has now been renewed with modification for a further period of 24 months on the terms and conditions, placed at Annexure-I 3. Detailed e-Circulars regarding e-DFS Product review and SOP are furnished hereunder for strict compliance of the same by the operating functionaries.
19	08/08/2025	521/2025 - 26	NBG/SME/SCFU-e-DFS/34/2025 - 26	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (e-DFS) HINDUSTAN UNILEVER LIMITED (HUL) FOR FINANCING THEIR DEALERS/DISTRIBUTORS RENEWAL OF TIE-UP WITH MODIFICATIONS IN EXISTING TERMS & CONDITIONS i) INTRODUCTION OF INTERNAL RATING LINKED PRICING	Bank has entered into a tie-up with Hindustan Unilever Limited (HUL) for financing their dealers/distributors under e-DFS since 2019. The tie up was last renewed in the month of September 2023 and instructions were circulated vide e-circular dated 03.09.2023. The tie up has now been renewed with modification for a further period of 24 months on the terms and conditions, placed at Annexure-I. 3. Detailed e-Circulars regarding e-DFS Product review and SOP are furnished hereunder for strict compliance of the same by the operating functionaries.
20	08/08/2025	522/2025 - 26	NBG/RE,H&HD-HL/24/2025 - 26	MOU with Corporates	Bank needs To tap the potential growth in residential sector of Real Estate Sector in India. In this connection Bank has entering a MOU with the top Corporates for providing their employees a One Stop service for all their Home Loan requirements Pan India. Accordingly, the Memorandum of Understanding (MOU) with the Corporates will not only help the Bank and Corporates but also benefit their employees at large.
21	08/08/2025	523/2025 - 26	NBG/RE,H&HD-HL/25/2025 - 26	REHBU: HOME LOANS MODIFICATIONS IN HOME LOAN TO NON SALARIED SEGMENT DIFFERENTIAL OFFERING - MORTGAGE GUARANTEE FROM INDIA MORTGAGE GUARANTEE CORPORATION (IMGC)	With reference to e-Circular dated 28th July 2023, advising the modified guidelines governing IMGC guaranteed loans and to improve the product performance and mitigate risk, competent authority has approved modifications like Minimum Net Annual Income (NAI), has been enhanced, Relaxation in EMI/NMI ratio based on reduced LTV ratio and liquid collateral has been withdrawn and made available only with IMGC Guarantee, IMGC Guarantee has been enhanced to 30% of total outstanding loan amount. The modified guidelines have been placed in annexures.

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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
22	08/08/2025	524/2025 - 26	NBG/SOG/11/2025 - 26	Sale of Gold (Wholesale) Review of the Product Change in Rate of Commission	The appropriate authority has approved the review of Sale of Gold (Wholesale) Product with change in rate of commission. Copy of updated instructions attached as annexure-I.
23	08/08/2025	525/2025 - 26	NBG/SME/SCFU-e-DFS/35/2025 - 26	SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (e-DFS) RENEWAL-CUM-MODIFICATION OF TIE-UP WITH SHELL INDIA MARKETS PVT. LTD. FOR FINANCING THEIR LUBRICANT & RETAIL BUSINESS DEALERS	Bank had entered a tie-up with Shell India Markets Pvt. Ltd. (SIMPL) for financing their Lubricant division dealers during FY 2011-12 & added Retail business division during July 2019. The tie-up was last renewed & instructions were issued vide e-Circular dated 23.11.2023. The tie up has now been renewed for a period of 24 months with modification in the terms and conditions, placed at Annexure-I.
24	08/08/2025	526/2025 - 26	NBG/SDL/38/2025 - 26	NEW DIGITAL PRODUCT – "SME DIGI-SUGAM" CASH FLOW BASED OD FACILITY FOR ETB CUSTOMERS LENDING THROUGH YONO – BUSINESS APP	A new digital product "SME Digi-Sugam" has been designed to enable the Bank to extend digital finance to MSME Units in connection with initiative of DFS through EASE. The basic eligibility were mentioned in the circular and all the details about the product are placed in four Annexures.

With revolutionary greetings,



Shubhajyoti Chattopadhyay
(General Secretary)