

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No. 97/2025

Date: 27.07.2025

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE

20.07.2025 to 26.07.2025

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 20.07.2025 to 26.07.2025. We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 20.07.2025 & 26.07.2025

SL NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	21/07/2025	442/2025-26	NBG/SMEBU-SME ADVANC/27/2025 - 26	NBG/SMEBU-SME ADVANC/27/2025 - 26	<p>As per the product features, the funding is to be restricted to those projects who install equipment from the Identified Original Equipment Manufacturers OEMs (or) to the Franchisee of the Charging Point Operators (CPOs) who enter Tie-up with the Bank. Bank has identified Ten of the OEMs to fund under the product, the details of the Identified OEMs of EV Charging Infrastructure are furnished in the Annexure-III.</p> <p>Now, SMEBU has entered into a new tie-up with the Charging Point Operator (CPO) ZEON ELECTRIC PRIVATE LIMITED (Brand name: ZEON), one of the reputed CPOs. The leads referred by Zeon will also be considered for financing under the Product.</p>
2	21/07/2025	443/2025-26	NBG/SMEBU-SME ADVANC/28/2025 - 26	SMEBU: "SBI EV MITRA"- NEW TIE-UP WITH BPM POWER PRIVATE LIMITED (BRAND NAME: CHARGEMOD)	<p>As per the product features, the funding is to be restricted to those projects who install equipment from the Identified Original Equipment Manufacturers OEMs (or) to the Franchisee of the Charging Point Operators (CPOs) who enter Tie-up with the Bank. Bank has identified Ten of the OEMs to fund under the product, the details of the Identified OEMs of EV Charging Infrastructure are furnished in the Annexure-III.</p> <p>Now, SMEBU has entered into a new tie-up with the Charging Point Operator (CPO) BPM Power Private Limited (BRAND: CHARGEMOD), one of the reputed CPOs. The leads referred by Charge MOD will also be considered for financing under the Product.</p>
3	21/07/2025	444/2025-26	CDO/Ethics/2/2025 - 26	ETHICAL COMMUNICATION AT WORKPLACE: DO'S AND DON'TS	<p>Ethical communication has a significant impact on the way employees interact within and outside the organisation. Therefore, understanding importance of ethical communication and knowing its do's and don'ts becomes crucial for navigating both our social and professional lives.</p> <p>In view of the above, Ethics & Business Conduct Department has prepared a structured frame of "Do's and Don'ts for Ethical Communication at Workplace", which is placed as Annexure, to have a better understanding of the instructions, information and concerns of the top management.</p>
4	21/07/2025	445/2025-26	NBG/PBU/LIMA-SDL/14/2025 - 26	LOCKER CAMPAIGN – "HAR LOCKER SAKRIYA": CAMPAIGN PERIOD: FROM 21.07.2025 TO 31.08.2025	<p>In order to accelerate the momentum for recovery of overdue locker rent and hiring of vacant lockers, it has been decided to launch a campaign. The details of targets are mentioned in Annexure-A.</p> <p>Overdue Rentals: Recovery of 50% of Circle wise pendency as on 15.07.2025. Circle wise pendency is given in Annexure-A.</p> <p>Letting out Vacant Lockers: Letting out minimum 10% of Vacant lockers available in the Circle as on 15.07.2025. Circle wise numbers have been given in Annexure-A.</p>
5	21/07/2025	446/2025-26	CCO/CPD-ADV/39/2025 - 26	POLICY ON ENGAGEMENT OF AGENCIES FOR SPECIALIZED MONITORING (ASM)	<p>The Policy on Agency for Specialized Monitoring was last issued vide e-circular CCO/CPDADV/25/2024-25 dated 31.05.2024. Policy for engagement of Agency for Specialized Monitoring (ASM) has been reviewed and approved by the Competent Authority.</p>

Shubhajyoti Chattopadhyay

General Secretary

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SL NO	CIRCULAR DATE	MASTERS NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
6	21/07/2025	447/2025 - 26	NBG/PBU/LIMA-SB/15/2025 - 26	CAMPAIGN: "SHUBHARAMBH 2.0- NAYA LAKSHYA" MOBILISING SAVINGS BANK DEPOSITS PERIOD: 21.07.2025 TO 30.09.2025	After success of the Subharambh Campaign (Period 01.05.2025 to 30.06.2025), it has been decided to launch "Shubharambh 2.0- Naya Lakshya" in line of the earlier campaign with some modifications. The details of the campaign are as under Campaign name: Shubharambh 2.0- Naya Lakshya , Period: 21.07.2025 to 30.09.2025
7	23/07/2025	448/2025 - 26	NBG/PBU/LIMA-MISC/16/2025 - 26	CAMPAIGN- "GHAR GHAR SBI", TO ENHANCE AWARENESS AND USAGE OF DOORSTEP BANKING SERVICES, PERIOD OF CAMPAIGN: FROM 15.07.2025 TO 15.08.2025	After success of the Subharambh Campaign (Period 01.05.2025 to 30.06.2025), it has been decided to launch "Shubharambh 2.0- Naya Lakshya" in line of the earlier campaign with some modifications. The details of the campaign are as under Campaign name: Shubharambh 2.0- Naya Lakshya Period: 21.07.2025 to 30.09.2025
8	23/07/2025	449/2025 - 26	NBG/PB/C^ITU-DSP/11/2025 - 26	SALARY PACKAGE: REVISION IN FEATURES OF DEFENCE SALARY PACKAGE/ DEFENCE PENSION, CENTRAL ARMED POLICE FORCES SALARY PACKAGE / CAP PENSION & INDIAN COAST GUARD SALARY PACKAGE /ICG PENSION	In order to make our Salary package relevant in the market, it has been decided to revise the existing features of our captioned Salary Packages. The details of which are placed in Annexure-A . Our Bank has entered into an MoU with various Defence establishments, Central Armed Police Forces and Indian Coast Guard on various dates and are providing insurance coverage to them as per the provisions contained in respective MoUs, copies of which have been placed on our department page at SBI times (My workplace >> Department II >> Resources BU >>Liabilities>>SPA >> MoUs). The details viz, date of MoU, date of coverage under PAI (and amount) and GTL, is placed as Annexure-B with this circular.
9	23/07/2025	450/2025 - 26	R&DB/BOD-IBA/22/2025 - 26	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS - COMMENTS OF MEMBER BANKS	Refer to IBA's letter No. CIR/TD/A-42/2025-26/280 dated 17th July 2025. The appended transport operators have applied to IBA for being recommended to Member Banks under the IBA Scheme for recommending Transport Operators.
10	23/07/2025	451/2025 - 26	NBG/SME-LWE/29/2025 - 26	LAUNCH OF CAMPAIGN - "EMPOWERING WOMEN, POWERING BUSINESS"	" SBI Asmita – SME Loan for Women Entrepreneur " was introduced on 08.03.2025 vide Circular No. NBG/SME-LWE/98/2024-25 dated 07.03.2025. The product has been designed specially to meet the funding requirement of Women Entrepreneurs who are running the business. The product is becoming popular among the customers and is getting good traction. To make product more popular and increase the business, Bank propose to launch a Campaign for the said from 01.07.2025 to 31.03.2026 .
11	23/07/2025	452/2025 - 26	CDO/P^HRD-PPFG/18/2025 - 26	INTRODUCTION OF 'SBI TRIBUTE' SCHEME PROVISION OF IMMEDIATE SUPPORT FOR THE FAMILY ON DEATH OF THE PENSIONER/ RETIREE	In continuation of this compassionate tradition, the Central Board of the Bank in its meeting held on 01.07.2025 has accorded approval for the introduction of ' SBI TRIBUTE ', a dedicated scheme aimed at providing immediate and holistic support to the families of our retired employees upon their passing. The scheme seeks to ensure that the families of our retired colleagues are supported with care and respect during one of the most vulnerable moments of their lives.
12	25/07/2025	454/2025 - 26	NBG/SMEBU-SME ADVANC/30/2025 - 26	SMEBU : LAUNCH OF NEW CAMPAIGN FOR SME INSURANCE BUSINESS: "SME BUSINESS LEAGUE" (FROM 01.07.2025 TO 31.03.2026)	To continue the momentum created during previous financial year, we propose to launch a Campaign for SME Insurance Business in co-ordination with SBI General, the salient features of which are as under: Details of the Campaign: Name: " SME Business League " Period: Phase-I : 01 st July 2025 to 30th September 2025. Phase-II: 01st October 2025 to 31st December 2025. Phase-III: 01st January 2026 to 31st March 2026
13	25/07/2025	455/2025 - 26	ABU&GSS/ABU-MC&SHG/26/2025 - 26	ABU & GSS DEPARTMENT: SOP ON SHG CGFMU SCHEME FOR ACCOUNTING, RECOVERY & REMITTANCE OF GUARANTEE FEE	SHG loans above Rs. 10 lakhs and up to Rs. 20 lakhs, no collateral should be charged, and no lien should be marked against savings bank accounts of SHGs. The entire loan would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU). A Standard Operating Procedure (SOP) on the CGFMU coverage for SHG advances (other than NULM) has been reviewed for the benefit of the operating functionaries. Detailed SOP is enclosed as Annexure .

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14	25/07/2025	456/2025 - 26	RB&O/CnSD-OMSMP/2/2025 - 26	CENTRALISED PAYMENT SYSTEM FOR STATIONERY ITEMS SUPPLIED THROUH ISMS PORTAL	Recently, it has been observed that there are some instances where Branches are paying the Vendors on the basis of delivery challans resulting in double payment of bills which again creates GST related mismatches at Bank's level. Moreover, involvement of multiple stakeholders, results in delay in payment of bills at Circle level. To overcome the situation, Competent Authority has accorded approval for roll-out of Centralized Payment System for processing of bills of stationery items indented through ISMS Portal. As per the revised process, the bills will be processed centrally at Central Stationery Department (CnSD), Corporate Centre.
15	25/07/2025	457/2025 - 26	ABU&GSS/AGRI-ICGL/27/2025 - 26	ABU & GSS DEPARTMENT ASSET BACKED AGRI LOAN (ABAL) PRODUCT REVIEW CUM MODIFICATIONS	As part of product rationalization, three variants of ABAL viz. 6531-1168 (OD-ABAL-AGRI), 6531-1169 (OD-ABAL-ALLIED) and 6531-1171 (ABAL ALLIED DROPLINE-OD-AGRI) products have been withdrawn as we are offering better products, which has similar features and more attractive pricing and collateral security requirements offering. The product codes of the three variants are blocked from opening of new accounts. The existing accounts in all the five variants shall be continued to be reviewed at annual interval till the closure of the accounts as per the original arrangement in the loan. Credit Risk Assessment (CRA) shall be carried out for customers with exposure of 50 lakhs and above as per the Bank's Loan ₹ Policy guidelines.
16	25/07/2025	458/2025 - 26	ABU&GSS/AGRI-ICGL/28/2025 - 26	ABU & GSS DEPARTMENT : AGRI GOLD LOANS: MULTI PURPOSE GOLD LOANS : MPGL-FARM (6431-4258) & ALLIED (6431-4161) SANCTION OF MPGL FOR LOAN AMOUNTS UPTO RS.2.00 LAKHS	Loans against voluntary pledge of Gold and Silver as collateral by borrowers, sanctioned by the banks upto the collateral free limit, as covered under the Circular / Master Direction mentioned in the notification, will not be construed as a violation of the above-mentioned guidelines as regards such collateral" In this regard, the competent authority has accorded approval for sanctioning Agri Gold Loans for loan amounts upto ₹ 2.00 Lakhs also if the borrower has pledged the gold ornaments voluntarily. Further, necessary changes were made in "Gold Ornaments Take Delivery Letter" which was renamed as "Take Delivery letter for Voluntary Deposit of Gold Ornaments". Format attached as Annexure-I .
17	25/07/2025	459/2025 - 26	ABU&GSS/AGRI-CORP/29/2025 - 26	WAREHOUSE RECEIPT FINANCING - AGRI (ERSTWHILE-PRODUCE MARKETING LOAN) REVISED PRODUCT GUIDELINES	For financing farmers against warehouse receipts, Bank introduced specialized product "Produce Marketing Loan", now renamed as "Warehouse Receipt Financing-Agri" as short-term loan (maximum period 12 months) given to farmers against the security of farm produce stored in accredited / non-accredited warehouses. This is aimed at enabling the farmers to avoid distress sale immediately after harvest when the prices are usually low, by providing necessary liquidity support against pledge of Agri commodities.

With revolutionary greetings,



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