

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No. 119/2025

Date: 21.09.2025

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE

14.09.2025 to 20.09.2025

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 14.09.2025 to 20.09.2025. We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 14.09.2025 & 20.09.2025

SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	15/09/2025	687/2025 - 26	NBG/TBU-CAG/12/2025 - 26	DIGITAL TOOL FOR RELATIONSHIP MANAGER- TRANSACTION BANKING (RMTXB) AND THE CONTROLLER THROUGH CRM APPLICATION FOR MONITORING BUSINESS PERFORMANCE	To continue the growth momentum, a digital tool for Relationship Manager- Transaction Banking (RMTxB) and the Controllers, is launched to drive unification of multiple enablers developed and drive institutionalization of process such as huddles, outreach, funnel tracking, proactive nudges etc. The objective of Digital Tool is to solve the issues faced by RMTB for marketing of Bank's TB/ Digital Solutions and have hassle free marketing outreach. The key benefits of Digital Tool are appended in the circular.
2	16/09/2025	688/2025 - 26	NBG/PBU/OPS-NPA/2/2025 - 26	RETAIL LOANS BU: NPA REDUCTION CAMPAIGN - RECOVER TO RISE 15.09.2025 - 31.10.2025	NPAs in Retail Loans portfolio has increased during FY26 and is a matter of concern for the Bank. There have been considerable slippages daily during the FY26 resulting in NPA increase. Therefore, with an aim to reduce the NPA in RLB and to arrest the fresh slippages, competent authority has approved launch of campaign "Recover to Rise" for reduction in NPA. The details of the campaign are appended in the circular.
3	16/09/2025	689/2025 - 26	NBG/SMEBU-SME ADVANC/54/2025 - 26	PROJECT PRATHAM: PRATHAM APP FUNCTIONALITIES DEVELOPED IN PRATHAM APP	As part of Project, an application called "Pratham App" has been developed for the Relationship Managers (SME) to facilitate them to monitor day-to-day activities related to lead management, pre-sanction process and post sanction process to increase their productivity and enable them to cater to new business. The Pratham App also includes MIS, administrator functionality for Controllers for real time monitoring of the activities being performed by the Relationship Managers and CSOs.
4	16/09/2025	690/2025 - 26	NBG/PBU/AL-AUTOLOAN/5/2025 - 26	RETAIL LOANS: AUTO LOAN: CONCESSIONS DURING FESTIVE SEASON: 10 BPS ROI CONCESSION & FULL PROCESSING FEE WAIVER FROM 10.09.2025 - 31.10.2025	The competent authority has approved the following concessions from 10.09.2025 to 31.10.2025 as under: 10 bps ROI concession. This concession will be applicable for all new car loans sanctioned under the SBI Car Loan Scheme, for all its variants viz. New Car Loan, NRI Car Loan, Loyalty Car Loan and Assured Car Loan Scheme.
5	17/09/2025	691/2025 - 26	ABU&GSS/AGRI-MGMT/41/2025 - 26	ABU&GSS DEPARTMENT EXCLUSION OF AGRI LOANS LINKED TO THE CROP PERIOD FROM SMA CLASSIFICATION & CREATION OF NEW ARREAR CONDITION	As per the RBI guidelines for Prudential Norms on IRAC pertaining to Advances that classification of borrower accounts into SMA categories are applicable for all loans (including retail loans), other than agricultural advances governed by crop season-based asset classification norms, irrespective of size of exposure of the Bank. Accordingly, it has been decided to exclude Agri Loans linked to the crop period from SMA classification and create new arrear conditions for the Agri accounts linked to the crop period and the functionality of NPA Reckon Date to be discontinued. Further, it has been decided for monitoring purpose by the operating functionaries and their controllers to continue the classification of Risk Grade (RG) in CBS.
6	17/09/2025	692/2025 - 26	CCG/TFR/9/2025 - 26	TF REVAMP SOPS 1. OVERSEAS DIRECT INVESTMENT (ODI) 2. OVERSEAS PORTFOLIO INVESTMENT (OPI) 3. FOREIGN DIRECT INVESTMENT (FDI)	Please refer to Circular No.: DB & T/DB & T - B/2/2025-26 dated 06.09.2025 through which the operating units have been advised regarding roll out of various Forex related journeys under TF Revamp including ODI, OPI & FDI journeys. For the benefit of operating staff, SOPs have been formulated enlisting the complete process of the captioned journeys and the same are available as annexures. The SOPs are also placed on 'SBI Times' at the following path: "My Workplace >> Manuals/ Master Circular / Policies / SOP >> SOPs >> CCG"

Shubhajyoti Chattopadhyay

General Secretary

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SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
7	17/09/2025	693/2025 - 26	CCO/CPDADV/54/2025 - 26	GUIDELINES ON PRUDENTIAL TREATMENT OF PROJECT FINANCE EXPOSURE BASED ON RESERVE BANK OF INDIA (PROJECT FINANCE) DIRECTIONS, 2025	Please refer to RBI, Circular No. :RB1/2025-26/59 DOR.STR.REC.34/21.04.048/2025-26 dated 19th June 2025, wherein RBI has issued the "Reserve Bank of India (Project Finance) Directions, 2025", laying down the prudential framework for treatment of project finance exposures. To ensure compliance with RBI guidelines, consolidated instructions as 'Guidelines on Prudential treatment of Project Finance Exposure based on Reserve Bank of India (Project Finance) Directions, 2025' is enclosed as an Annexure-I for information and compliance.
8	17/09/2025	694/2025 - 26	CCO/ESG-CFU/2/2025 - 26	AWARENESS ON ESG & CLIMATE FINANCE ONLINE QUIZ "ESG JAGRUKTA" FROM 01.10.2025 TO 15.10.2025	It has been decided by the appropriate authority to conduct an Online Quiz "ESG Jagrukta" with a view to update the knowledge levels of staff regarding the impact of Climate Change, related risks and opportunities available, green products and financing. The Quiz will be open to all the staff and shall be conducted between 01.10.2025 to 15.10.2025. The Rules governing the Quiz are placed at Annexure-I
9	17/09/2025	695/2025 - 26	NBG/RE,H&HD-HL/34/2025 - 26	REHBU: CAMPAIGN FOR RELEASE OF TITLE DEED - "THE FINAL TOUCH"	In terms of RBI Circular No. RBI/2023-24/60 dated 13.09.2023, Banks have been advised to release all the original movable / immovable property documents and ensure satisfaction of CERSAI charges / Bank's charge registered with any registry within a period of 30 days after full repayment / settlement of the loan account. In order to enhance focus on release of title deeds & comply with regulatory compliance, it is decided to launch a dedicated campaign "THE FINAL TOUCH", contours of which are appended in the circular.
10	17/09/2025	696/2025 - 26	NBG/PBBU-PMD-GL/14/2025 - 26	GOLD LOANS- MARKET VALUE OF GOLD FOR AGRI, SME & PB GOLD LOANS EFFECTIVE FROM 18.09.2025	We refer to e- Circular No. NBG/PBBU-PMD-GL/12/2025-26 dated 30.08.2025, advising the Market Value of gold w.e.f. 01.09.2025 for Agri, SME & Personal Banking (PB) Gold Loans. The gold rates will be monitored on a daily basis and in the event of increase / decrease by 5% or more, the Market and Advance Value will be revised accordingly.
11	18/09/2025	697/2025 - 26	NBG/TBU-CCG/13/2025 - 26	TRANSACTION BANKING MARKETING REVISION OF PRICING FOR TB PRODUCTS AND DISCRETIONARY POWERS	With the advent of new services/facilities and with a view to make our TB Products/Services more competitive in the market, a need was felt to review our rates. Accordingly, the Card Rates have been revised and approved by the competent authority. The revised rates will come into effect immediately. The revised Card rates and discretionary powers (DP) are appended in the circular.
12	18/09/2025	698/2025 - 26	IT/GLOBALIT-PE-1/8/2025 - 26	STANDARDIZED SPECIFICATIONS FOR IT HARDWARE (DESKTOPS, LAPTOPS, PRINTERS & SCANNERS)	Please refer to the e-Circular No. IT/GLOBALIT-PE-1/1/2025 - 26 dated 15 April 2025, advising Standardized configuration of hardware items (Desktop, Laptop, Printer & Scanners) valid for the period 1 st April 2025 to 30 th September 2025. We attach herewith the Standardized configuration of hardware items (Desktop, Laptop, Printer & Scanners) as Annexure duly approved by competent authority for reference by procuring offices before procurement of these hardware items. The approved configuration is valid for the period 1 st October 2025 to 31 st March 2026.
13	18/09/2025	699/2025 - 26	ABU&GSS/AGRI-ICGL/42/2025 - 26	ABU & GSS DEPARTMENT : REVISED COMPREHENSIVE OPERATIONAL GUIDELINES FOR NATIONAL LIVESTOCK MISSION	Department of Animal Husbandry & Dairying, Ministry of Fisheries, Animal Husbandry & Dairying, GOI has issued the Revised Comprehensive Operational guidelines for National Livestock Mission in NLM Udyamimitra portal (https://nlm.udyamimitra.in/Home/ Operational Guidelines) The revised Comprehensive Operational guidelines is enclosed as Annexure - I.
14	18/09/2025	700/2025 - 26	NBG/ABU/PDM-AGRI GEN/3/2025 - 26	ABU & GSS DEPARTMENT - NEW CAMPAIGN FOR RMRUS & FSTOS - "GEMS OF AGRICULTURE MONSOON EDITION 2025" - CAMPAIGN PERIOD - 15TH JULY 2025 TO 30TH SEPTEMBER 2025	"GEMS OF AGRICULTURE" Is the flagship campaign designed to encourage, motivate, and recognize the outstanding contribution of RMRUs. From this FY, considering the sourcing and on ground connect capabilities of the Farm Sector Technical Officers (FSTOs), the FSTOs are included under the campaign structure as key performance drivers. The features of the campaign as well as targets for the RMRUs & FSTOs to qualify under the campaign are enclosed as Annexure I.
15	19/09/2025	701/2025 - 26	NBG/SME/SCFU-e-DFS/52/2025 - 26	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (E-DFS) DEEPAK FERTILISERS AND PETROCHEMICALS CORPORATION LIMITED FOR FINANCING THEIR DEALERS RENEWAL OF TIE-UP WITH MODIFICATIONS	Bank had entered a tie up with Deepak Fertilisers & Petrochemicals Corporation Limited (DFPCL) for financing their dealers/ Distributors under e-DFS in 2015. The tie-up was last renewed in the month of December 2023 and instructions were circulated vide e-Circular No. NBG/SME/SCFU-e-DFS/131/2023-24 dated 15.12.2023. 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.

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16	19/09/2025	702/2025 - 26	NBG/SME/SC FU-e-DFS/53/2025 - 26	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (E-DFS) HINDWARE LIMITED-PIPED DIVISION (ERSTWHILE KNOWN AS BRILLOCA LTD) FOR FINANCING THEIR DEALERS RENEWAL WITH MODIFICATION	Bank have entered a tie-up with Hindware Limited-Piped Division (Erstwhile known as Brilloca Limited (HL) for financing their dealers/distributors under e-DFS since 2018. The tie up was last renewed in the month of November 2023 and instructions were circulated vide e-circular No. NBG/SME/SCFU-e-DFS/103/2023 -24 dated 06.11.2023. 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 and recommendation letter/Comfort letter at Annexure II.
17	19/09/2025	703/2025 - 26	NBG/SME/SC FU-e-DFS/54/2025 - 26	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (E-DFS) HINDWARE LIMITED-BPD DIVISION (ERSTWHILE KNOWN AS BRILLOCA LTD) FOR FINANCING THEIR DEALERS/DISTRIBUTORS RENEWAL WITH MODIFICATION	Bank have entered a tie-up with Hindware Limited-BPD Division (Erstwhile known as Brilloca Limited (HL) for financing their dealers/distributors under e-DFS since 2018. The tie up was last renewed in the month of November 2023 and instructions were circulated vide e-circular No. NBG/SME/SCFU-e-DFS/133/2023 -24 dated 15.12.2023. 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 and recommendation letter/Comfort letter at Annexure II.
18	20/09/2025	704/2025 - 26	NBG/SME/SC FU-e-DFS/55/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) NEW TIE-UP: GLENMARK PHARMACEUTICALS LIMITED (GPL) FOR FINANCING THEIR DISTRIBUTORS/DEALERS PROPOSED LIMIT CAP: RS. 1000 CRORES	Bank have entered a tie-up with Glenmark Pharmaceuticals Limited (GPL) for financing their dealers/distributors. GPL is primarily engaged in research and development, manufacturing and sales and marketing of pharmaceutical products. Terms and Conditions of the tie up is placed as Annexure-I and format of Recommendation Letter is placed as Annexure-II .

With revolutionary greetings,



Shubhajyoti Chattopadhyay
(General Secretary)