

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No. 127/2025

Date: 05.10.2025

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE

28.09.2025 to 04.10.2025

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 28.09.2025 to 04.10.2025. We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 28.09.2025 & 04.10.2025

SL NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	29/09/2025	727/2025-26	NBG/PBU/AL-AUTOLOAN/6/2025 - 26	RETAIL LOANS: AUTO LOANS – ACTIVATING AUTO LOAN NON-HUB BRANCHES: DEALER PAY-OUT FROM AUTO LOAN NON-HUB BRANCHES FROM 01.09.2025 TO 31.10.2025	We are pleased to advise that the competent authority has approved Dealer pay-out from Auto Loan Non-Hub Branches for the period of Auto Loan Non-Hub campaign "Fulfilling Dreams - Beyond Hub" from 01.09.2025 to 31.10.2025. Details of the campaign were shared with the circles vide Letter No. RL/AL/SNS/2025-26/25 dated 12.09.2025. However, while approving the new enabler, minimum criteria for activation of Auto Loan non-hub branches in the campaign has been modified to minimum two Car Loan Proposals for activation of Non-Hub branch. Prevailing Dealer pay-out rate structure will be applicable.
2	29/09/2025	728/2025-26	R&DB/CM&CS-CS/12/2025 - 26	QUIZ ON NON-HOME TRANSACTION FACILITIES AVAILABLE TO CUSTOMERS FROM 01.10.2025 TO 31.10.2025	To create awareness among operating functionaries about the various facilities – financial as well as non - financial, available to customers at Non - Home Branches, Customer Experience Enhancement Department (CEED) has proposed to launch a "Quiz on Non - Home Transactions" for all the staff members of our Bank from 01.10.2025 to 31.10.2025. The Non - Home Transactions Quiz will comprise of multiple-choice questions on various facilities available to customers at Non - home branches also.
3	29/09/2025	729/2025-26	NBG/CVE-BU/SBI Life/13/2025 - 26	CUSTOMER VALUE ENHANCEMENT: LAUNCH OF NEW PRODUCT "SBI LIFE SMART MONEY BACK PLUS" (UIN: 111N174V01)	It has been decided by the Competent Authority to launch the new SBI Life product, "Smart Money Back Plus" in Banca channel. "Smart Money Back Plus" is an Individual, Non-Linked, Participating, Life Insurance Savings product. The plan provides periodic pay outs during the policy term while ensuring comprehensive life insurance coverage. The Key features of the product are appended in the circular.
4	29/09/2025	730/2025-26	IT/GLOBALIT-GOV/9/2025 - 26	IT POLICY REVISION (VER 8.0)	The IT Policy of the Bank has since been reviewed and approved by the Central Board in its meeting dated 28.08.2025. 2. The revised IT Policy (Ver 8.0) has been uploaded to State Bank Times under the path: My Workplace -> Manuals / Master Circular / Policies / SOP -> Policies -> IT-Governance 3. In this regard, please bring the contents of this circular to the knowledge of all the operating units under your administrative control for meticulous compliance.
5	29/09/2025	731/2025-26	Stressed Assets Resolution Group/SOP/3/2025 - 26	RECOVERY OF BANK'S DUES THROUGH DEBT RECOVERY TRIBUNAL (DRT): REVIEW OF STANDARD OPERATING PROCEDURE (SOP)	The Standard Operating Procedure (SOP) on Recovery of Bank's Dues through Debt Recovery Tribunal (DRT) was last issued vide Circular No.: Stressed Assets Resolution Group/SOP/1/2022-23 dated 30.04.2022. The SOP has since been reviewed and the same is attached with this circular as Annexure.
6	29/09/2025	732/2025-26	CCO/CPPD-ADV/55/2025 - 26	EXPORT CREDIT GUARANTEE CORPORATION (ECGC): COLLATERAL FREE COVER FOR BANKS UNDER WT-ECIB FOR EXPORT CREDIT LIMITS UPTO RS.10.00 CRORES	Export Credit portfolio of our Bank is covered under Whole Turnover Pre-Shipment Credit (WTPC) and Whole Turnover Post-Shipment (WTPS) Policies from ECGC Ltd. ECGC has now introduced 'Collateral Free Cover' under its WT-ECIB (Whole Turnover- Export Credit Insurance for Banks) in respect of Export Accounts which are not covered by collateral or third-party guarantee. The broad features of the 'Collateral Free Cover' scheme are appended in the circular.

Shubhajyoti Chattopadhyay

General Secretary

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7	29/09/2025	733/2025 - 26	NBG/PBBU-PMD-GL/15/2025 - 26	GOLD LOANS- MARKET VALUE OF GOLD FOR AGRI, SME & PB GOLD LOANS EFFECTIVE FROM 01.10.2025	Refer to e- Circular No. NBG/PBBU-PMD-GL/14/2025-26 dated 17.09.2025, advising the Market Value of gold w.e.f. 18.09.2025 for Agri, SME & Personal Banking (PB) Gold Loans. As per regular monthly review, revised Market Value per gram of Gold with effect from 01.10.2025
8	30/09/2025	734/2025 - 26	ABU&GSS/AGRI-ICGL/43/2025 - 26	ABU & GSS DEPARTMENT: GOLDEN LEAP 2.0: AGRI GOLD LOAN CAMPAIGN: 01ST OCTOBER 2025 TO 31ST DECEMBER 2025	To accelerate the growth under Multipurpose Gold Loan, "CHAMPIONS OF PRIORITY SECTOR SEASON II: AGRI GOLD LOAN CAMPAIGN" was launched for the period 01 st July 2025 to 30 th September 2025 wherein Processing fees was waived for loan amounts up to 73.00 Lakhs. With a view to continue the growth momentum and to achieve the aspirational budget, it has been decided to launch "GOLDEN LEAP 2.0: AGRI GOLD LOAN CAMPAIGN" for the period 01 st October 2025 to 31 st December 2025, with an objective of achieving growth of R 9,000 Cr during campaign period.
9	30/09/2025	735/2025 - 26	ABU&GSS/AGRI-ICGL/44/2025 - 26	ABU & GSS DEPARTMENT - CREDIT GUARANTEE SCHEME FOR LOANS SANCTIONED UNDER FISHERIES INFRASTRUCTURE DEVELOPMENT FUND (FIDF)	Department of Fisheries, Government of India has approved the Credit Guarantee Scheme for loans sanctioned under Fisheries Infrastructure Development Fund (FIDF) following the extension of the scheme for a period of 3 years from 01.04.2023 to 31.03.2026. The credit guarantee will be provided to the eligible projects by eligible entities as outlined in the FIDF scheme guidelines.
10	30/09/2025	736/2025 - 26	NBG/PBU/PL-PERLOANS/13/2025 - 26	SBIPL: EXTENSION OF TEMPORARY CONCESSION IN ROI FOR DEFENSE (DSP, CAPSP, ICGSP) A/C HOLDERS TILL 31.12.2025	In order to provide an additional enabler to operating functionaries, the Competent Authority has approved to continue the temporary concession in SBIPL interest rate for Defense (DSP, CAPSP, ICGSP) A/c holders till 31.12.2025.
11	30/09/2025	737/2025 - 26	CCG/TFR/12/2025 - 26	TF REVAMP SOP BUYERS CREDIT	Refer to Circular No.: DB & T/DB & T - B/2/2025-26 dated 06.09.2025 through which the operating units were advised regarding roll out of various Forex related Trade Finance journeys under TF Revamp including Buyer's Credit. For the benefit of operating staff, an SOP has been formulated enlisting complete process of the captioned journeys and the same is available as an Annexure-I to this circular. The SOPs are also placed on 'SBI Times' at the following path: "My Workplace >> Manuals/ Master Circular / Policies / SOP >> SOPs >> CCG"
12	30/09/2025	738/2025 - 26	RB&O/OPS-KYC/KYC/11/2025 - 26	POLICY ON KNOW YOUR CUSTOMER (KYC) STANDARDS ANTI-MONEY LAUNDERING (AML) AND COMBATING FINANCING OF TERRORISM (CFT) MEASURES-2025	Refer to Circular No R&DB/OPS-KYC/KYC/3/2023 - 24 dated 24.07.2023 vide which Bank's Policy on Know Your Customer (KYC)Standards, Anti-Money Laundering (AML) and Combating Financing of Terrorism (CFT) Measures has been issued. The Policy has since been updated as per the instructions contained in the RBI Master Direction - Know Your Customer (KYC) Direction, 2016 (updated as on 12.06.2025). The Revised Policy updated as on 12.06.2025 is placed as Annexure.
13	01/10/2025	739/2025 - 26	NBG/RE,H&HD-HL/36/2025 - 26	REVISION IN PROCESSING FEE OF HOME AND HOME RELATED PRODUCTS	Refer to e-Circular No. NBG / RE, H & HD-HL / 41 / 2021-22 dated 8 th November 2021 on processing fee for Home and Home Related Loans. The competent authority has approved revision in card rates for processing fee on Home and Home Related Loans, details of which are appended in the circular.
14	01/10/2025	740/2025 - 26	NBG/RE,H&HD-HL CAMPA/37/2025 - 26	REHBU CAMPAIGN: 'FESTIVE DELIGHT'	Home buying activity gains momentum in the festive season. A large number of customers book / register their homes during this auspicious period. The market also witnesses heightened competition amongst Home Loan providers during this period, with all major Banks/HFCs luring customers with attractive offers. In view of the upcoming festive season and to support our sourcing entities on the ground, it has been decided to launch 'Festive Delight' campaign, details of which are appended in the circular.
15	01/10/2025	741/2025 - 26	NBG/RE,H&HD-HLC/MC/38/2025 - 26	REHBU: REVISED COMMISSION STRUCTURE OF OUTSOURCED ENTITIES (OES)	The sourcing of Home/Home related loans in Bank is done by In-House Sourcing team comprising Branches & Home Loan Sales Teams (HLSTs), and Outsourced Entities comprising Home Loan Counsellors (Individual & Non-Individual), National Level Corporate HLC (NLCH), Home Loan Advisors (HLAs), Marketing Associates (MAs), Marketing Consultants (MCs) & SBICAP Securities Ltd.

Shubhajyoti Chattopadhyay
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					The sourcing of Home/Home related loans in Bank is done by In-House Sourcing team comprising Branches & Home Loan Sales Teams (HLSTs), and Outsourced Entities comprising Home Loan Counsellors (Individual & Non-Individual), National Level Corporate HLC (NLCH), Home Loan Advisors (HLAs), Marketing Associates (MAs), Marketing Consultants (MCs) & SBICAP Securities Ltd.
16	01/10/2025	742/2025 - 26	R&DB/AGNYBK G-CTS/12/2025 - 26	SPECIAL CLEARING OPERATIONS ON OCTOBER 03, 2025	Refer to our Circular No. R&B/AGNYBKG - CTS/11/2025-26 dated 02.09.2025, advising implementation of CTS Continuous Clearing, Phase - I, w.e.f. 04.10.2025. In view of above, RBI has issued Circular dated 26.09.2025 (Annexure) to facilitate transition to Continuous clearing. RBI has decided to modify session timings and conduct special clearing in Cheques Truncation System (CTS) only for 03.10.2025. Considering Continuous Clearing starting from 04.10.2025, on 1 st October 2025, there will be presentation session up to 19.00 hours. There will be no return session on that date. The return session of 1 st October 2025 will be held from 8 am to 10 am on 03 rd October 2025. On 3 rd October 2025.
17	01/10/2025	743/2025 - 26	NBG/GAD- GBU/19/2025 - 26	MASTER CIRCULAR GOVERNMENT BUSINESS SOFTWARE SOLUTIONS (GBSS) FOR GOVERNMENT TRANSACTIONS	Master Circular on Government Business Software Solutions (GBSS) for Government transactions.
18	01/10/2025	744/2025 - 26	NBG/S&P- Charges Control/3/2025 - 26	MASTER CIRCULAR ON CHARGES OVERHEADS- REPORTING AND CONTROL_2025	The Master Circular on Charges Overheads- Reporting & Control was last issued vide e-Circular no. NBG/S&P-Charges Control/2/2024 - 25 Dated 22.10.2024. The Master Circular has been reviewed and the updated version (as on 31.08.2025), consolidating all instructions, is attached as Annexure-I.
19	01/10/2025	745/2025 - 26	NBG/SME/SCFU- e-DFS/56/2025 - 26	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (E-DFS) RENEWAL CUM MODIFICATION OF TIE-UP WITH GAS AUTHORITY OF INDIA LIMITED (GAIL) FOR FINANCING THEIR CONSIGNMENT STOCKISTS(CS)	Bank had entered into a tie up with Gas Authority of India Ltd., (GAIL) for financing their Consignment Stockists of Polymer Division on 01 st July 2013. The tie-up was last renewed, and instructions were issued vide circular dated 30.09.2023. The tie up has now been renewed for a period of 24 months with modification in the terms and conditions, placed at Annexure-I.
20	01/10/2025	746/2025 - 26	NBG/RL/PEN LOANS /15/2025 - 26	SBI PENSION LOAN SCHEME: WAIVER OF PROCESSING FEE DURING FESTIVE SEASON FROM 01.10.2025 TILL 31.01.2026	With the start of festive season of the year coupled with pensioners visiting branches for submission of Life certificate, huge demand for Pension Loans is expected in the industry. In view of the foregoing and to boost our growth during festive season, the competent Authority has approved waiver of processing fee under Pension Loan (all variants). The Card Rate of processing fees and approved concessions are appended in the circular.
21	01/10/2025	747/2025 - 26	NBG/PB/C^ITU- SP/19/2025 - 26	EXECUTION OF MEMORANDUMS OF UNDERSTANDING (MOUS) WITH DIFFERENT ORGANISATIONS/ CORPORATES / DEPARTMENTS, COVENANTS	For attaining wider visibility of our salary package offerings, bank has been signing Memorandum of Understanding (MoUs) with these organisations / corporates / departments from time to time. These MoUs are executed/signed at large scale both at Circle and at Corporate Centre level. Accordingly, to keep our operating functionaries updated with the list of government departments, corporates, organisations, PSUs etc. with whom our Bank has entered into memorandum of understating, it has been decided to Circularise the list of such departments, corporates, organisations, PSUs etc. The list of MoUs signed between 01.04.2024 till 20.09.2025 is attached as Annexure 1 to this Circular.
22	01/10/2025	748/2025 - 26	CCG/TFR/13/202 5 - 26	TF REVAMP SOP FOREIGN BANK GUARANTEE (FBG)	Please refer to Circular No.: DB & T/DB & T - B/1/2025 - 26 Dated 21/06/2025 through which the operating units were advised regarding roll out of various Trade Finance journeys under TF Revamp including Foreign Bank Guarantee (Outward/Inward) Lifecycles. For the benefit of operating staff, SOPs have been formulated enlisting the complete process of the FBG journeys and the same are appended in the circular.

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					The SOP is also placed on 'SBI Times' at the following path: "My Workplace >> Manuals/ Master Circular / Policies / SOP >> SOPs >> CCG"
23	01/10/2025	749/2025 - 26	CDO/OPR-CIR/1/2025 - 26	SOP ON OPR CIRCLE NODAL TEAM SET-UP AND REPORTING MODALITIES	Operations Process Re-engineering (OPR)- Project SARAL has been launched by Chairman on 31st July 2025 for bringing transformative changes in retail operations by simplifying, automating, centralizing and outsourcing workflows. Accordingly, 'Standard Operating Procedure for OPR Circle Nodal Team set up and Reporting modalities' to formalize the OPR vertical structure across LHOs, AOs and RBOs is placed in Annexure-A. The SOP is also uploaded in SBI Times at below-mentioned path: "My workplace > Manuals/ Master Circular/ Polices/ SOP > SOP > OPR > SOP on Circle.
24	03/10/2025	750/2025 - 26	IBG/IBG-GTD/23/2025 - 26	RECOGNITION & REWARD CAMPAIGN FOR DOMESTIC BRANCHES : CAMPAIGN NAME : "ONE TEAM, ONE DREAM: LC ADVISING BEYOND BOUNDARIES" (PERIOD : OCT 2025- DEC 2025)	To encourage the Trade Finance (TF) intensive DBs to focus on the routing of LCs through our FOs, issued on geographies where we have presence and to recognize and reward the efforts of the performing branches, a LC Routing Campaign is rolled out. The details of the proposed programme are as under: CAMPAIGN NAME: "ONE TEAM, ONE DREAM: LC ADVISING BEYOND BOUNDARIES"
25	03/10/2025	751/2025 - 26	NBG/RE,H&HD-HL/39/2025 - 26	NBG/RE,H&HD-HL/39/2025 - 26	Title Deed Maintenance & Tracking System (TDMTS) application has been designed to create a digital trail on the availability of title deeds for every account where title deeds have been obtained and equitable mortgage has been created for securing the loans. The TDMTS application also tracks the movement of title deeds whenever it is retrieved/redeposited and till delivery of title deeds, upon closure of the loan. However, adoption of TDMTS application is low resulting in huge pendency of data entry in TDMTS application. In order to bring in required focus for reducing the pendency of data entry in TDMTS application, a campaign "Mission Digi Deed" has been launched, details of which are appended in the Circular.
26	03/10/2025	752/2025 - 26	NBG/FI & MM/BC/CSP/10/2025 - 26	STANDARD OPERATING PROCEDURE (SOP) ON IMPS TRANSACTIONS THROUGH BC CHANNEL	To bring uniformity and clarity while dealing with IMPS transactions, including Accounting Procedure, Settlement & Reconciliation, Handling of Complaint, etc., Standard Operating Procedure (SOP) on IMPS transaction through BC Channel has been compiled and placed herewith. Dealing with probable Exception Scenarios - Annexure-I, is attached as part of the comprehensive SOP.
27	04/10/2025	753/2025 - 26	NBG/SMEBU-COMM VEHIC/57/2025 - 26	SCV FINANCE UNDER TIE-UP WITH TATA MOTORS LIMITED (TML) UNDER CLP - DISCONTINUATION OF PRODUCT	SCV Finance under tie-up with TML was last reviewed with modifications vide Circular No. NBG/SMEBU-COMM VEHIC/35/2023-24 dated 03.10.2023. The product has been reviewed, and it has been decided by the competent authority to discontinue 'SCV Finance Under Tie-up with Tata Motors Limited (TML) under Contactless Lending Platform (CLP) with immediate effect. Hence, the product is being discontinued from the date of issue of this Circular.
28	04/10/2025	754/2025 - 26	NBG/SMEBU-COMM VEHIC/58/2025 - 26	MSME VIDYUT (TML) - COMMERCIAL ELECTRIC VEHICLE (CEV) FINANCE UNDER TIE-UP WITH TATA MOTORS LIMITED - DISCONTINUATION OF PRODUCT	MSME Vidyut (TML) under tie up with TML was last reviewed with modifications vide Circular No. NBG/SMEBU-COMM VEHIC/76/2023-24 dated 01.03.2024. The product has been reviewed, and it has been decided by the competent authority to discontinue the Product 'MSME Vidyut (TML) with immediate effect. Hence, the product is being discontinued from the date of issue of this Circular.
29	04/10/2025	755/2025 - 26	GMUK/GMU/SP-MISC/17/2025 - 26	NTB CUSTOMER CAMPAIGN (PHASE - II) - (01ST OCTOBER 2025 - 31ST DECEMBER 2025) CAMPAIGN FOR ONBOARDING OF NTB CUSTOMERS FOR FOREX BUSINESS	To encourage operating units to focus more on onboarding NTB customers for forex business, NTB Customers Onboarding Campaign (Phase - I) is being launched. Minimum number of NTB customers and forex turnover from these customers during the three months of October 2025 to December 2025 will be considered for this campaign. Detailed guidelines for the campaign are appended in the circular.

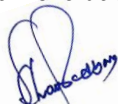
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30	04/10/2025	756/2025 - 26	NBG/PBU/PL-PERLOANS/14/2025 - 26	SBIPL: MODIFICATION IN USAGE OF SERVICES OF CREDIT INFORMATION COMPANIES (CICs) FOR OBTAINING CREDIT INFORMATION REPORTS (CIRS)	The Competent Authority has approved the modification in usage of services of CICs for obtaining CIRs of the applicant under SBI Personal Loan scheme (SBIPL), details are appended in the circular.
31	04/10/2025	757/2025 - 26	CCO/CPD-ADV/56/2025 - 26	EXPORT CREDIT GUARANTEE CORPORATION (ECGC): OBTAINING OPINION REPORT ON OVERSEAS COUNTERPARTY (BUYERS)	Export Credit portfolio of our Bank is covered under Whole Turnover Pre-Shipment Credit (WTPC and Whole Turnover Post-Shipment (WTPS) Policies from ECGC Ltd. The detailed guidelines on cover extended by ECGC under WT-ECIB have been advised vide Circular No.CCO/CPD-ADV/23/2025-26 dated 30.05.2025. In the aforesaid circular it has been stipulated to obtain satisfactory recent Credit Reports (not more than one year old) on overseas buyers from reputed Credit Information Agencies, prior to extending credit against Bills drawn on overseas buyers, under Post-Shipment (PS).
32	04/10/2025	758/2025 - 26	R&DB/BC-ASSET/1/2025 - 26	POLICY ON EMPANELMENT OF BUSINESS CORRESPONDENTS (ASSETS) TO HANDLE SHG/JLG BUSINESS	The Policy was approved by Central Board in its meeting dated 28.08.2025. The Policy outlines the guidelines pertaining to outsourcing of loan-related activities pertaining to SHGs/JLGs Loans. Subsequent to Policy Document, Standard Operating Guidelines (SOP) have been formulated for reference for Operating functionaries and are placed at the annexures appended in the circular.
33	04/10/2025	759/2025 - 26	R&DB/P&SP-DEBITCARD/13/2025 - 26	STATE BANK DEBIT CARDS - INSURANCE COVERS AVAILABLE ON DIFFERENT VARIANTS OF SBI DEBIT CARD	Refer to Circular No.: R&DB/P&SP-DEBITCARD/9/2024-25 dated 30t October 2024, wherein information regarding various insurance covers available on different variants of SBI Debit Card was provided. The Insurance Coverage on Debit Cards has since been renewed w.e.f. 8 th August 2025 the details are appended in the circular.
34	04/10/2025	760/2025 - 26	NBG/SME/SCFU-e-DFS/57/2025 - 26	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (E-DFS) PHILIPS INDIA LIMITED (PIL) FOR FINANCING THEIR DEALERS/DISTRIBUTOR S RENEWAL OF TIE-UP WITH MODIFICATIONS IN EXISTING TERMS	Bank had entered a tie up with M/s Philips India Limited (PIL) for its Healthcare and Personal Health Business & Lighting Division under e-DFS in 2014. The tie-up was last renewed in the month of December 2022 and instructions were circulated vide e-Circular No. NBG/SME/SCFU-e-DFS/5/2024-25 dated 02.04.2024. 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.

With revolutionary greetings,



Shubhajyoti Chattopadhyay
(General Secretary)