

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No. 130/2025

Date: 19.10.2025

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE

12.10.2025 to 18.10.2025

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 12.10.2025 to 18.10.2025. We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 12.10.2025 & 18.10.2025

SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	13/10/2025	781/2025 - 26	NBG/TBU-CAMPAIGN/15/2025 - 26	CAMPAIGN FOR NOMINATIONS IN CURRENT ACCOUNT OF SOLE PROPRIETORS NAMANKIT 2.0 : 15.10.2025 TO 31.01.2026	Bank had launched a campaign - " Namankit - Secure the future of your loved ones" from 01.06.2025 to 31.08.2025. Response from the customers have been quite encouraging. Considering the positive response received and progress made during the Namankit Campaign, we are launching Namankit 2.0 campaign from 15.10.2025 to 31.01.2026 for some categories of Current Accounts maintained by Proprietary Firms without nomination.
2	13/10/2025	782/2025 - 26	ABU&GSS/AGRI-CORP/45/2025 - 26	LAUNCHING OF KCC REVIEW/ RENEWAL CAMPAIGN "REAP & RENEW-3.0" (PERIOD: 01/10/2025 TO 31/12/2025)	We refer to the campaign "Reap & Renew-2.0" launched for the period of three months from 01/07/2025 to 30/09/2025 to accelerate KCC reviews/renewals and to reduce the pendency level. The momentum gained during earlier campaign needs to be continued for another quarter. In this regard, it has been decided to continue campaign with name " Reap & Renew-3.0 " from 01/10/2025 to 31/12/2025 with slight modifications in the campaign features, details are appended in the circular.
3	14/10/2025	783/2025 - 26	NBG/SME/SCFU-e-DFS/60/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) NEW TIE UP WITH ATHER ENERGY LIMITED (AEL) FOR FINANCING THEIR DEALERS	Bank had entered into a new tie-up with Ather Energy Limited (AEL) for financing their Dealers. The tie up is valid for a period of 24 months on the terms and conditions, placed at Annexure-I/ Annexure-II .
4	14/10/2025	784/2025 - 26	NBG/CVE-BU/SBI General/14/2025 - 26	CUSTOMER VALUE ENHANCEMENT – SBI GENERAL LAUNCH OF NEW HEALTH INSURANCE PRODUCT – ALPHA-SENIOR (UIN: SBIHLIP26038V012526)	The Competent Authority has approved roll out of 'Alpha-Senior', a new health insurance product, in Banca channel. The product is to be sold by the Branches through Cross Sell App and SBIG SIMBA portal. Detailed features of the 'Alpha-Senior' are placed at Annexure-A .
5	14/10/2025	785/2025 - 26	NBG/PBBU/NRI-DEPOSIT/19/2025 - 26	FOREIGN CURRENCY NON-RESIDENT (BANKS) A/Cs FCNR (B) AND RESIDENT FOREIGN CURRENCY (RFC) A/Cs, REVISION OF INTEREST RATES W.E.F 15TH OCTOBER 2025	Please refer to e-Circular No. NBG/PBBU/NRI-DEPOSIT/7/2025-26 dated 15 th September 2025 advising changes in interest rates on FCNR (B) and RFC deposits w.e.f. 15.09.2025. The interest rates for FCNR(B) deposits have since been revised with effect from 15 th October 2025, which are appended in the circular.
6	14/10/2025	786/2025 - 26	CCO/CPD-ADV/60/2025 - 26	MARGINAL COST OF FUNDS BASED LENDING RATE (MCLR) WITH EFFECT FROM 15TH OCTOBER 2025	It has been decided by the appropriate authority that MCLR effective from 15.10.2025, the details of which are appended in the circular.
7	15/10/2025	787/2025 - 26	CCG/TFR/14/2025 - 26	TF REVAMP SOP: GRANT OF ADVANCE AGAINST EXPORT BILLS SENT ON COLLECTION	Refer to Circular dated 06.09.2025 through which the operating units have been advised regarding roll out of various Export journeys under TF Revamp including Advance Against Export Bills Sent on Collection journey. An SOP has been formulated enlisting complete process of the captioned journey and the same is available as an Annexure-I to this circular. The SOP is also placed on 'SBI Times' at the following path: "My Workplace >> Manuals/ Master Circular / Policies / SOP >> SOPs >> CCG". Details of SOPs issued for different TF Revamp journeys till date have been enumerated in Annexure-II .

Shubhajyoti Chattopadhyay

General Secretary

Mobile : 9434551152

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SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
8	15/10/2025	788/2025 - 26	NBG/PB/C^ITU-SP/22/2025 - 26	SALARY PACKAGE ACCOUNTS: EXECUTION OF MEMORANDUMS OF UNDERSTANDING (MOUS) WITH DIFFERENT ORGANISATIONS / CORPORATES / DEPARTMENTS, COVENANTS / AUTHORITY STRUCTURE FOR SIGNING OF MOUS, MODIFICATION	Refer to the instruction issued vide e-Circular No. NBG/PB/CMITU-SP/9/2025 - 26 dated 26 th of May 2025, It has now been decided by the bank to modify the instructions contained in para 2(ix) of the aforesaid e-Circular which is appended in the circular.
9	15/10/2025	789/2025 - 26	NBG/SME/SCFU-e-DFS/61/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) BERI UDYOG PVT. LTD. (BUPL) FOR FINANCING THEIR DISTRIBUTORS/DEALERS RENEWAL OF TIE UP WITH MODIFICATIONS IN TERMS AND CONDITIONS	Bank had entered a tie-up with Beri Udyog Pvt. Ltd (BUPL) for financing their dealers under e- DFS Scheme during FY 2015-16. The tie-up was last renewed on 20.06.2024 and instructions were Circulated vide e-circular No. NBG/SME/SCFU-e-DFS/29/2024-25 dated 20.06.2024. 2. The terms and conditions of the tie up have been placed as Annexure-I and draft recommendation letter placed as Annexure-II.
10	15/10/2025	790/2025 - 26	NBG/SME/SCFU-e-DFS/62/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) NEW TIE-UP: RASHI PERIPHERALS LIMITED (RPL) FOR FINANCING THEIR DISTRIBUTORS/DEALERS PROPOSED LIMIT CAP: RS. 200 CRORE	Bank had entered a tie-up with Rashi Peripherals Limited (RPL) for financing their dealers/distributors. RPL is a leading distributor of Information and Communication Technology (ICT) products in India. The terms and conditions of the tie up have been placed as Annexure-I and draft recommendation letter placed as Annexure-II.
11	16/10/2025	791/2025 - 26	NBG/SMEBU-MSME CREDI/59/2025 - 26	TREDS- MODIFICATION IN OPERATING GUIDELINES - BIDDING PROCESS ON TREDS PLATFORM	Refer to e-Circulars containing details instruction regarding TReDS policy, SOP and Limit & pricing matrix. dated 14 th Sept 2023, 11 th March 2024, 16 th July 2024, 2 nd Sept 2024, and 13 th May 2025. In view of operational requirements and competitive responses in the marketplace, the competent authority has now approved the process change in bidding for all authorized TReDS platforms, details of which are appended in the circular.
12	16/10/2025	792/2025 - 26	CRO/RMD-CRMD/12/2025 - 26	AUTOMATING THE FLOW OF PROPOSALS OF DYNAMIC REVIEW OF INTERNAL RATINGS	Refer to the circular no. CRO/RMD-CRMD/11/2024 - 25 dated 27.09.2024 on Review of Integrated Framework for Dynamic Review of Internal Ratings with EWS and CRO/RMD-CRMD/2/2022 - 23 on 'Integrated Dynamic Review with Early Warning Signals (MLM). In order to make the end-to-end flow of proposal automated, some enhancements have been carried out in LLMS, details of which are appended in the circular.
13	16/10/2025	793/2025 - 26	NBG/RE,H^HD-BF/40/2025 - 26	SBI ASSET BACKED LOAN FOR RESIDENTIAL HOUSING (ABL-RH)	It has since been decided to keep the ABL-RH product in abeyance and not to take further exposure under the scheme as the product code will not be available w.e.f. 01/11/2025. All the proposals in hand should be processed before 31/10/2025 and, thereafter, no new sanction to be made.
14	16/10/2025	794/2025 - 26	ABU&GSS/AGRI-CORP/46/2025 - 26	STANDARD OPERATING PROCEDURE (SOP) - PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) & RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS)	Pradhan Mantri Fasal Bima Yojana (PMFBY) was launched from Kharif 2016 with aim to support production in agriculture by providing an affordable crop insurance product to ensure comprehensive risk cover for crops of farmers against all non-preventable natural risks from pre-sowing to post-harvest stage. Operational Guidelines of Ministry of Agriculture and Farmers Welfare, Govt. of India on RWBCIS is available on - www.pmfby.gov.in >> Documents >> Guideline > RWBCIS Revised Guidelines. Standard Operating Procedure (SOP) for the benefit of operating functionaries at Branches / RBO / LHO is placed in Annexure - I.
15	16/10/2025	795/2025 - 26	CCG/TFR/15/2025 - 26	TF REVAMP SOP EXPORT BILLS LC NON-LC COLLECTION/LODGEMENT/NEGOTIATION/PURCHASE/DISCOUNT/AMENDMENT/DIRECT DISPATCH/REALISATION	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 Export journeys under TF Revamp including Export Bills journeys. For the benefit of operating staff, SOP has been formulated covering the complete process and the same is available as Annexure - 1. The SOP is also placed on 'SBI Times' at the following path: "My Workplace >> Manuals/ Master Circular / Policies / SOP >> SOPs >> CCG" Details of SOPs issued for different TF Revamp journeys till date have been enumerated in Annexure-II.

Shubhajyoti Chattopadhyay
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SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
16	16/10/2025	796/2025 - 26	NBG/RGDS/17/2025 - 26	REVAMPED GOLD DEPOSIT SCHEME: SHORT TERM BANK DEPOSIT- CHANGE IN RATE OF INTEREST	Refer to Master Circular No NBG/PBBU-PMD-GDS/9/2025-26 dated 03.07.2025 where all the details of Revamped Gold Deposit Scheme (RGDS) are given. After withdrawal of Medium Term and Long-Term Government Deposit (MLTGD) by RBI with effect from March 26, 2025, gold deposits are now being accepted under Short Term Bank Deposit (STBD) scheme only. The Rate of interest on Short Term Bank Deposit (STBD) has been reviewed and revised, the details are appended in the circular.
17	16/10/2025	797/2025 - 26	AML-CFT/AML-CFT-MEASURES/5/2025 - 26	OBSERVANCE OF AML-CFT DAY ON 2ND NOVEMBER 2025	"AML-CFT Awareness Day" is being celebrated on 2 nd of November every year in our Bank to propagate & strengthen the AML-CFT compliance culture amongst the staff of the Bank. The primary objective for such sensitization to the staff is to deter, detect and prevent our accounts, products and channels from being used for money laundering, terror financing and proliferation financing. In order to further sensitize the staff and spread awareness regarding AML-CFT measures, few activities to be carried out for all staff members befitting the occasion, the details of which are appended in the circular.
18	16/10/2025	798/2025 - 26	NBG/SMEBU-SME ADVANC/60/2025 - 26	IBA APPROVED COMMON APPLICATION FORM FOR MSME LOANS UPTO RS 1.00 CRORE	In order to simplify and to bring the uniformity for MSME lending across PSB's, Indian Bank Association (IBA) has prepared a Common Application Form for MSME Loans upto Rs 1.00 Crore (Placed at Annexure - I).
19	17/10/2025	799/2025 - 26	NBG/SDL/612025-26	PRATHAM BUSINESS RULE ENGINE (BRE) TAT (TURN AROUND TIME) FOR SANCTION OF BRE LEADS AFTER CLERANCE BY BRE BY OPERATING UNITS	Project Pratham has been launched by Bank for SME Revamp and to have a relook at all the processes and formats in line with emerging market condition. Bank has designed and developed a Risk Model named Business Rule Engine (BRE) for processing of MSME loans up to Rs. 5 Crore across different Exposure Buckets which were implemented in phases.
20	17/10/2025	800/2025 - 26	CCO/CPPD-ADV/61/2025-26	STANDARD OPERATING PROCEDURE (SOP) STRAIGHT THROUGH PROCESSING AND MANUAL INTERVENTION ON CBS	In order to have clear laid down guidelines for operating functionaries till the roll-out of STP journey for all the loan products and post sanction activities, a Standard Operating Procedure (SOP) has been formulated. This SOP outlines the required steps to be carried out for any manual changes to loan accounts in CBS ensuring complete audit trial and reconciliation. The SOP has been placed at Annexure-I .
21	17/10/2025	801/2025-26	IT/GLOBALIT-ISD/102025-26	COMPUTER SECURITY DAY : QUIZ ON COMPUTER SECURITY AWARENESS	Computer Security Day is observed globally on 30 th November every year to celebrate the importance of cyber security awareness. The approved activities to mark the observance of Computer Security Day 2025 are mentioned in " Annexure-A "
22	17/10/2025	802/2025-26	ABU&GSS/AGRI-ICGL/47/2025-26	ABU & GSS DEPARTMENT "AGRI & FOOD ENTERPRISES LOAN (AFEL)" REVIEW OF STANDARD OPERATING PROCEDURE PROCESSING OF NEW AND RENEWAL OF LOANS.	The SOP for Project Vivek has been issued vide circular dated 11/09/2025 with certain modifications. As all the eligible proposals under AFEL products are processed under Project Vivek, it has been decided that the guidelines issued vide e-Circular dated 11/09/2025 will also be applicable for AFEL. In view of above the Competent Authority has approved some guidelines will also be applicable for AFEL products. The details are appended in the circular.
23	17/10/2025	803/2025-26	CCO/CPPD-ADV/62/2025-26	POLICY ON GOVERNMENT DEBT RELIEF SCHEME	To comply with regulatory prescriptions, "Policy on Government Debt Relief Scheme" has been approved by the Competent Authority. The policy will single point reference for operating units with respect to implementation of Government Debt Relief Scheme (placed as Annexure-I).
24	17/10/2025	804/2025-26	NBG/SMEBU-SMECAMPAIGN/62/2025-26	LAUNCH OF CAMPAIGN "MISSION SME RISE" FOR ACCELERATING SME BUSINESS GROWTH	With an objective to achieve the budgeted growth of 18% and consolidation our leadership position in the SME segment and to leverage festival season demand coupled with GST reduction leading to increase credit off-take in Q3 FY 2025-26, we propose to launch a Campaign "Mission SME Rise" for accelerating SME business growth for the period 01.10.2025 to 31.12.2025.

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25	18/10/2025	805/2025-26	NBG/SMEBU-SME HCBL/63/2025-26	HEALTHCARE BUSINESS LOAN-CONVERSION OF ANALYTICAL LEADS FOR BUSINESS GROWTH	To improve our market share under the product and augment portfolio, we have launched a Campaign "Empowering Healthcare, Enriching Lives 2.0", starting from 01.07.2025 to 31.10.2025. The leads generated are populated on analytic dashboard under "Analytics Department >> Business Leads >> SMEBU >> Healthcare Business Loan Dashboard for branches to follow up the leads.
	18/10/2025	806/2025-26	NBG/SME/SCFU-e-DFS/63/2025-26	SUPPLY CHAIN FINANCE UNIT ELECTRONIC DEALER FINANCE SCHEME (E-DFS) RENEWAL-CUM-MODIFICATION OF TIE UP WITH JINDAL WORLDWIDE LTD (JWL) FOR FINANCING THEIR DEALERS	Bank had entered into a tie-up with Jindal Worldwide Ltd (JWL) for financing their dealers under e-DFS scheme in June 2018. The tie up was last renewed and instructions, in this regards, were issued vide e-Circular dated 30.07.2024. The tie up has now been renewed for a period of 24 months with modification in the terms and conditions placed as Annexure-I and draft recommendation letter placed as Annexure-II .
	18/10/2025	807/2025-26	NBG/RE-H&HD-HL/41/2025-26	CIC DEFAULT (NON-CRDT CARD SETTLED STATUS) DEVIATION APPROVAL STRUCTURE	Refer to the instructions issued dated 02.03.2024 and 06.09.2024 regarding modification in the operating instructions in respect of deviation structure for handling various CIBIL deviations for Home and Home related loans. The competent authority has approved additional deviation structure in respect to default in accounts maintained with SBI which have turned delinquent for reasons are not attributable to the borrower such as security erosion due to arrear condition 711 and 712 are appended in the circular.

With revolutionary greetings,



Shubhajyoti Chattopadhyay
(General Secretary)