

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No. 139/2025

Date: 09.11.2025

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE

02.11.2025 to 08.11.2025

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 02.11.2025 to 08.11.2025. We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 02.11.2025 & 08.11.2025

SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	03/11/2025	859/2025 - 26	NBG/SME/SCFU-e-DFS/68/2025 - 26	E-DFS TIE-UP WITH MARUTI SUZUKI INDIA LIMITED FOR FINANCING THEIR DISTRIBUTORS OR DEALERS - RENEWAL WITH MODIFICATIONS	The Bank has renewed tie up with Maruti Suzuki India Ltd for Financing their Distributors under EDFs Scheme.
2	03/11/2025	860/2025 - 26	NBG/BRNWM-BRANCHES/3/2025 - 26	CALLING TO CUSTOMERS BY BRANCHES/CPCS/OTHER ESTABLISHMENTS THROUGH CENTRALISED NUMBER SERIES (1600108333 & 1409768333)	Calling through centralised numbers has been made live for all functional entities. Details SOP has been placed in the SBI Times.
3	03/11/2025	861/2025 - 26	RB&O/CrMD/RINN SAMADHAN/1/2025 - 26	RINN SAMADHAN 2025-26 SCHEME FOR SME & AGRI SEGMENT	In order to help borrowers and legal heirs to come out of indebtedness and in order to boost to recovery in Financial Year 2025-26, Competent Authority has proposed for OTS (One time Settlement) Scheme for 2025-26 for Agri & SME Customers with maximum outstanding 20Lacs.
4	03/11/2025	862/2025 - 26	CCO/CPPD-ADV/66/2025 - 26	CPM ANALYTICAL TOOL - REVIEW OF STANDARD OPERATING PROCEDURE (SOP)	Based on the feedback received from active PSM teams a few changes have been made and included in Revised SOP. The revised SOP has been attached with Annexure I of this circular.
5	03/11/2025	863/2025 - 26	NBG/SME/SCFU-e-DFS/69/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) M/S VIVO MOBILE INDIA PVT. LTD. FOR FINANCING THE DEALERS/ DISTRIBUTORS OF ALL THE 17 STATE DISTRIBUTORS REVIEW OF TIE-UPS WITH MODIFICATIONS RESUMING NEW ONB	The Bank has renewed tie up with Vivo Mobile India Pvt Ltd for Financing their Dealers & Distributors under EDFs Scheme.
6	03/11/2025	864/2025 - 26	NBG/SME/SCFU-SCF/70/2025 - 26	NEW CAMPAIGN: "E-VFS KE CHAMPIONS 3.0" FOR IM ONBOARDING CAMPAIGN PERIOD: FROM 01ST NOVEMBER 2025 TO 31ST MARCH 2026. EARLY BIRD WINNER: FROM 01ST NOVEMBER 2025 TO 31ST DECEMBER 2025	Bank has launched a new campaign E VFS ke champions 3 for IM Onboarding Campaign from 01/11/2025-31/03/2026. Early bird winner from 01/11/2025 to 31/12/2025. To give a boost to the campaign, it has
7	03/11/2025	865/2025 - 26	NBG/FI & MM/BC/CSP/11/2025 - 26	ENGAGING SERVICES OF STATE BANK OPERATIONS SUPPORT SERVICES (SBOSS) FOR CSP VISITS	THIS CIRCULAR STANDS WITHDRAWN
8	04/11/2025	866/2025 - 26	CCO/CPPD-CPP/67/2025 - 26	REVIEW OF POLICY ON VALUATION AND EMPOWERMENT OF VALUERS	Based on Feedback received from different Stake holders and regulators, Competent Authority has reviewed Policy on Valuation and Empowerment of Valuers. The detailed revised policy is being attached as Annexure.
9	06/11/2025	867/2025 - 26	R&DB/CERSAI-ITCORD/CERSAI/3/2025 - 26	MASTER CIRCULAR- CERSAI REGISTRATION, MODIFICATION, RECTIFICATION, SATISFACTION OF SECURITY INTEREST SI 2025	Competent Authority has issued a Master Circular on Cersai Registration, Modification, Rectification and Satisfaction of Security Interest 2025
10	06/11/2025	868/2025 - 26	NBG/SMEBU-CAMPAIGN/68/2025 - 26	SME BUSINESS UNIT: LC BILL DISCOUNTING BUSINESS (LCBD) LAUNCH OF "LCBD ELEVATE 3.0" CAMPAIGN FROM 1ST OCTOBER 2025 TO 31ST JANUARY 2026	To Increase the LC Bill Discounting Business Bank has launched a Campaign LCBD Elevate 3 from 01/10/2025-31/01/2026

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General Secretary

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State Bank of India Officers' Association

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SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
11	06/11/2025	869/2025 - 26	CDO/E&BC/SA/4/2025 - 26	STAFF ACCOUNTABILITY POLICY - AUTHORITY STRUCTURE: EXAMINATION & CLOSURE OF STAFF ACCOUNTABILITY-CREDIT AREAS; SANCTIONS UNDER INDIVIDUAL POWERS UP TO GM / CGM LEVEL	To ensure uniformity clarity and consistency in handling Staff Accountability competent Authority has approved authority structure.
12	06/11/2025	870/2025 - 26	DB&T/DB&T-YB/1/2025 - 26	REDUCTION OF COOLING PERIOD FOR ACTIVATION OF NEW BENEFICIARY AND INCREASE IN TRANSACTION LIMIT FOR SINGLE USER VARIANT "SARAL" OF YONO BUSINESS/ CINB	Competant Authority has approved in reduction of cooling period and increase in transaction limit in CINB Saral Variant.
13	06/11/2025	871/2025 - 26	CDO/P&HRD-IR/27/2025 - 26	STAFF MISCELLANEOUS - DEARNESS ALLOWANCE FOR THE MONTHS OF NOVEMBER, DECEMBER 2025 & JANUARY 2026	On the Basis of Average CPI Price Index Bank has increased Dearness Allowance for the Months of Nov 25 to Jan 26 Qtr
14	07/11/2025	872/2025 - 26	R&DB/P&SP-DEBITCARD/15/2025 - 26	SBI DEBIT CARD: EXTENSION OF BUSINESS DEBIT CARDS TO HUF ACCOUNT HOLDERS	Bank has extended of Business Debit cards to HUF Account Holders,
15	07/11/2025	873/2025 - 26	Finance/CAP-BR/2/2025 - 26	RBI-BASEL III REGULATIONS - IPDI, DIRECTIONS, 2025	Bank has issued guidelines on RBI BASEL III Regulations on IPDL Directions 2025
16	07/11/2025	874/2025 - 26	CFO/FRT-TAX/8/2025 - 26	MASTER CIRCULAR ON TDS AND TCS COMPLIANCE FOR F.Y. 2025-26	Bank has issued Master Circular on TDS (Tax deducted from Source) and TCS Compliance for FY 2025-26
17	07/11/2025	875/2025 - 26	NBG/RE,H&HD-HL/44/2025 - 26	REHBU: RECOVERY OF PENAL CHARGES	Bank has issued guidelines on recovery of Penal charges pertaining to RHBU>
18	07/11/2025	876/2025 - 26	NBG/FI & MM/BC/CSP/12/2025 - 26	ACTIVATION OF DEAF ACCOUNTS (UNCLAIMED DEPOSITS): ENGAGEMENT OF BC/CSPS: CAMPAIGN PERIOD 01.11.2025 TO 30.09.2026	RBI has announced 'Scheme for Facilitating Accelerated Payout - Inoperative Accounts and Unclaimed Deposits' for re-activation of inoperative accounts and return of unclaimed amounts lying with Depositor Education and Awareness (DEA) Fund to customers. To achieve desired results, DEAF accounts with higher balances are to be targeted first. While customers with higher balances must be approached by branches, CSPs may contact customers having balances in the range of Rs. 10,000/- to Rs.2,00,000.
19	07/11/2025	877/2025 - 26	NBG/RE,H&HD-HL/45/2025 - 26	STANDARD OPERATING PROCEDURE (SOP) ON DISBURSEMENT MODULE IN RLMS	Standard Operating Procedure (SOP) detailing the process for disbursement through RLMS for the benefit of the operating units was issued vide Circular dated 17th May 2022. The SOP for Disbursement Module in RLMS has since been reviewed and placed as Annexure (I).
20	07/11/2025	878/2025 - 26	ABU&GSS/AGRI-CORP/51/2025 - 26	E-CIRCULAR ON KISAN SAMRIDHI RIN (KSR)	Based on feedback from operating functionaries, product features were modified vide e-circular no. NBG/ABUAC^IR-CROPLOANS/1/2024-25 dated 09.07.2024. Further, during recent review of the product, Competent Authority has accorded approval for changes in the product features which are appended in the circular.

With revolutionary greetings,



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