

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No. 143/2025

Date: 23.11.2025

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE

16.11.2025 to 22.11.2025

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 16.11.2025 to 22.11.2025. We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 16.11.2025 & 22.11.2025

SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	17.11.2025	909/2025 - 26	Stressed Assets Resolution Group/INS/4/2025 - 26	REVISED GUIDELINES ON ACCOUNTS ASSIGNED TO ARCS AGAINST GOVT GUARANTEED SECURITY RECEIPTS	On 29.03.2025, RBI has issued revised norms for Government Guaranteed Security Receipts (SRS) Vide circular No RBI/DOR/2024-25/135 DOR.STR.REC.72/21.04.048/2024-25. In view of the above, the guidelines are issued in addition to the existing guideline of the Bank for treatment of Govt. guaranteed Security Receipts. The details are appended in the circular.
2	17.11.2025	910/2025 - 26	NBG/MEGSS/1/2025 - 26	ABU & GSS DEPARTMENT DISCONTINUATION OF SBI e-RICKSHAW PRODUCT	With reference to e-Circular dated 12.10.20218 and Circular dated 23.08.2023 regarding SBI e-Rickshaw, it has been decided by the Competent Authority to discontinue the e-Rickshaw product with immediate effect as a hassle-free loan is available on digital platform under MUDRA. All sub-products of e-Rickshaw should also be treated as discontinued with immediate effect.
3	17.11.2025	911/2025 - 26	CCG/TFR/16/2025 - 26	Trade Finance Revamp (TF Revamp) Standard Operating Procedure (SOP) Export Bills Crystallisation & Write-off	With reference to Circular dated 06.09.2025 a SOP on Export Bills Crystallisation & Write-off under Trade Finance Revamp (TF Revamp) has been formulated covering the complete process and the same is available as Annexure-I .
4	18.11.2025	912/2025 - 26	NBG/MEGSS/1/2/2025 - 26	ABU & GSS DEPARTMENT RENAME OF JAGANANNA THODU SCHEME AS "LOANS TO STREET VENDORS ZERO% (0%) INTEREST RATE"	As per the advice of the State Govt. of Andhra Pradesh vide their notification No.G.O.Ms.No.02 dated 30.09.2024 (Copy attached) the nomenclature of Andhra Pradesh Govt, "Jagananna Thodu" Scheme (APJTS) has been changed as Loans to Street Vendors @Zero% (0%) interest rates. All features of the scheme will remain same as earlier.
5	19.11.2025	913/2025 - 26	NBG/SME/SCF U-e-DFS/73/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (e-DFS) TIE-UP WITH TOYOTA KIRLOSKAR MOTORS PVT LTD (TKML) FOR FINANCING THEIR DEALERS. RENEWAL OF TIE-UP WITH MODIFICATION	The tie up with Toyota Kirloskar Motors Pvt Ltd (TKML) for financing their dealers has now been renewed with modifications for a further period of 24 months on the terms and conditions, placed at Annexure-I .
6	19.11.2025	914/2025 - 26	NBG/TBU-LTP/18/2025 - 26	REAL ESTATE (REGULATION AND DEVELOPMENT) ACT 2016 (RERA) I. INTRODUCTION OF A NEW VARIANT: REALTORS DESIGNATED MASTER BANK ACCOUNT ZERO (ACCOUNT 0). II. REVIEW WITH MODIFICATIONS: REALTOR'S CURRENT ACCOUNT PRODUCT VARIANTS.	Maharashtra Real Estate Regulatory Authority has issued updated guidelines for real estate projects involving multiple promoters and Revenue share / Area share arrangements. Maha RERA guidelines direct that designated promoter shall open a "RERA Designated Master Account" where there are multiple promoters with Revenue share / Area share, to receive collection from home buyers and through auto sweep facility, the money will be transferred to RERA Collection Bank Account (Account 1) to each promoter as per their share as mentioned in the Agreement.
7	19.11.2025	915/2025 - 26		SOP ON INTEGRATED DIGITAL MARKETING FOR CAMPAIGN MANAGEMENT, CAMPAIGN EXECUTION WORKFLOW, COMPLAINT & INCIDENT MANAGEMENT, CONTENT MANAGEMENT AND VENDOR MANAGEMENT VIA MARTECH (VERSION NO: 1)	This circular stand withdrawn.
8	19.11.2025	916/2025 - 26	DB & T/DB&T-B/DM/4/2025 - 26	STANDARD OPERATING PROCEDURE (SOP) INTEGRATED DIGITAL MARKETING FOR CAMPAIGN MANAGEMENT, CAMPAIGN EXECUTION WORKFLOW, COMPLAINT & INCIDENT MANAGEMENT, CONTENT MANAGEMENT AND VENDOR MANAGEMENT VIA MARTECH (VERSION NO: 1)	A Standard Operating Procedure (SOP) is prepared and placed in SBI Times - My Workplace -Manuals / Master Circulars / Policies / SOPs - SOP - ACDM-Digital Marketing to standardize the end-to-end processes related to Campaign Management, Campaign Execution Workflow, Complaint & Incident Management, Content Management, and Vendor Management through MarTech within the Digital Marketing ecosystem of the Bank.

Shubhajyoti Chattopadhyay

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
9	20.11.2025	917/2025 - 26	ABU&GSS/AGRI-ICGL/52/2025 - 26	ABU & GSS DEPARTMENT: AGRI GOLD LOANS DISCONTINUATION OF INSTRUCTIONS ON RANDOM VERIFICATION OF 10% OF GOLD LOANS SANCTIONED DURING THE MONTH BY 2* APPROVED GOLD APPRAISER	The competent authority has accorded approval to dispense with the following instructions: 'For Gold Loan accounts with limits below <5.00 Lakhs, second approved gold appraiser to be engaged to carry out the purity verification on a random basis, for at least 10% of the gold loans sanctioned during the month'. For Gold Loan accounts with limits Rs.5.00 Lakhs and above shall be appraised by 2d appraiser as per extant instructions. Further, there is no change in instructions in regard to i) Monthly Tallying of Gold Loan bags and ii) Quarterly surprise verification of gold ornaments.
10	20.11.2025	918/2025 - 26	NBG/SME/SCFU-e-DFS/74/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (e-DFS) TIE-UP WITH JSW STEEL LIMITED (JSL) & JSW STEEL COATED PRODUCTS LTD (JSCPL) FOR FINANCING THEIR DISTRIBUTORS / DEALERS.	The e-DFS tie up with JSW STEEL LIMITED (JSL) & JSW STEEL COATED PRODUCTS LTD (JSCPL) for financing their Dealers has now been modified with modification in Collateral security norms, Rate of Interest and banking arrangement. The tie up is valid for a period of 24 months on the terms and conditions, placed at Annexure-I.
11	20.11.2025	919/2025 - 26	NBG/PBU/RES-RES/8/2025 - 26	LOCKER CAMPAIGN (PHASE-III) - "HAR LOCKER SAKRIYA" TARGET GROUP: LOCKER CUSTOMERS CAMPAIGN PERIOD: FROM 20.11.2025 to 31.01.2026.	In order to continue the momentum gained in Phase-II of campaign "Har Locker Sakriya" in letting out vacant lockers and recovery of overdue locker rent, it has been decided to launch new campaign (Phase - III) with revised Targets, Rewards and Recognition. The details are enumerated in Annexure-I. The functionality for enquiry of vacant lockers has been rolled out in RINB and YONO 1.0, for the customers.
12	20.11.2025	920/2025 - 26	CCO/CPPD-ADV/74/2025 - 26	OBSERVATIONS OF CREDIT REVIEW DEPARTMENT (CRD) REQUIREMENT FOR APPROPRIATE SANCTION COVENANTS STANDARD OPERATING PROCEDURES (SOP) ON HANDLING OBSERVATIONS OF CREDIT REVIEW DEPARTMENT	To mitigate the credit risk and reinforce the compliance culture, it has been decided by appropriate authority that CRD observations which are in the nature of compliance by the borrower should be made integral part of arrangement letter (terms & condition). This should be acknowledged and accepted by the borrower. Moreover, observations by CRD and the responses thereof, shall be factored in by the sanctioning authorities while stipulating additional conditions of sanction.
13	20.11.2025	921/2025 - 26	CDO/P&HRD-CM/32/2025 - 26	STAFF: SUPERVISING PROMOTION YEAR 2026-27 PROMOTION TO MMGS-II/ MMGS-III (GENERAL/ SPECIALIST CADRE) OPTION TO OPT OUT OF PROMOTION PROCESS	The promotion process for the promotion year 2026-27 for promotions from JMGS-I to MMGS-II and from MMGS-II to MMGS-III has been initiated. a) Those eligible officers who do not find themselves well equipped to participate in the promotion process may opt out of the promotion process for the current promotion year, at their volition within 15 days from the date of this e-circular. Officers, who fulfil the service eligibility and other criteria for promotion to the next grade, as on the date of eligibility for promotion can exercise the option of opt-out in new HRMS. Strictly for Internal Circulation Only. In order to assess the reasons for opt-out, a survey has been made as part of the opt-out option. Format of the survey is attached as 'Annexure B'.
14	20.11.2025	922/2025 - 26	NBG/RE,H*HD-BF/47/2025 - 26	REHBU-BUILDER FINANCE STANDARD OPERATING PROCEDURE (SOP) FOR SANCTION OF LOANS FOR RESIDENTIAL HOUSING PROJECTS	In order to augment the processing skills of operating functionaries and obviate complaints of delay in sanction, rejection, etc., the Standard Operating Procedure on Builder Finance has been revised in line with current instructions and enclosed as Annexure 'A'.
15	21.11.2025	923/2025 - 26	NBG/SME/SCFU-e-DFS/75/2025 - 26	SUPPLY CHAIN FINANCE UNIT:ELECTRONIC DEALER FINANCE SCHEME (e-DES) NEW TIE UP WITH VEEDOL CORPORATION LIMITED FOR FINANCING THEIR DEALERS /DISTRIBUTORS	Bank has entered a tie-up with Veedol Corporation Limited (VCL) for financing their dealers/distributors under e-DFS. The company engaged in manufacturing and marketing of wide range of lubricants for both automotive and industrial sectors under the well-known Veedol brand. fluids and heat transfer oils. Terms and conditions of the tie up are placed in Annexure-I, recommendation letter/ comfort letter format is placed in Annexure-II.
16	21.11.2025	924/2025 - 26	NBG/SME/SCFU-e-DFS/76/2025 - 26	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (e-DES) HPL ELECTRIC & POWER LIMITED FOR FINANCING THEIR DEALERS /DISTRIBUTORS RENEWAL OF TIE-UP WITH MODIFICATIONS IN EXISTING TERMS & CONDITIONS	The tie up with HPL Electric & Power Limited (HPLEPL) for financing their dealers/Distributors under e-DFS, has now been renewed with modification for a further period of 24 months on the terms and conditions, placed at Annexure- and recommendation/comfort letter at Annexure-II.

With revolutionary greetings,



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