

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)



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Circular No. 157/2025

Date: 14.12.2025

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE 07.12.2025 to 13.12.2025

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 07.12.2025 to 13.12.2025. We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 07.12.2025 & 13.12.2025

SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	08/12/2025	987/2025 - 26	NBG/RE,H&HD-HL/51/2025 - 26	EMPANELMENT OF HLC/MC/HLA/MA/NLCH/NLMA - UPDATION OF INSTRUCTIONS	Competent Authority has recommended to merge all sourcing entities related to sourcing of Home Loans into a Single Entity named Home Loan Advisers (HLAs)
2	08/12/2025	988/2025 - 26	NBG/SMEBU-OPTL/78/2025 - 26	SME BUSINESS UNIT PRODUCT REVIEW CUM MODIFICATIONS SME OPEN TERM LOAN	Competent Authority has reviewed and Modified and SME Business Loan Product- SME OPEN TERM LOAN. Details Addition and Modification details are placed in Annexure I.
3	09/12/2025	989/2025 - 26	NBG/RE,H&HD-HL/52/2025 - 26	SOP ON DOCUMENTATION OFFICER IN RLMS	Role of Documentation Officer is being reviewed and details SOP has been Placed at Annexure I
4	10/12/2025	990/2025 - 26	NBG/FI & MM/BC/CSP/16/2025 - 26	BUSINESS CORRESPONDENT (BC) CHANNEL: RISK MITIGATION: MONEY MULES: REVISED PROCESS FOR OPENING OF BSBD ACCOUNTS (INCLUDING MINOR CUSTOMERS) THROUGH CSPS IN HOTSPOT DISTRICTS/ CENTRES	It has been decided to discontinue opening of Minor Customers through CSP/ BC Channel in Hot spot District and centres with immediate effect. CSP will source BSBD Accounts (including minors) as per Annexure-I. Step by Step process flow is included with this circular.
5	10/12/2025	991/2025 - 26	CCO/CPD-ADV/79/2025 - 26	FAQS (FREQUENTLY ASKED QUESTIONS) ON DECLARING A BORROWER AS FRAUD OR OTHERWISE IN CASE OF INCONCLUSIVE OR DELAYED FORENSIC AUDIT DUE TO NON-COOPERATION BY THE BORROWER	Based on the Bank's extant policy guidelines, Bank has prepared and approved Frequently Asked Questions (FAQ) regarding declaring of Non-cooperative borrower in respect of Forensic Audit as fraud. FAQ is enclosed as Annexure-I for the benefit of operating units. This FAQ shall be read in conjunction with the SOP on Forensic Audit issued vide CCO/CPD-ADV/85/2024-25, dated 11.12.2024.
6	10/12/2025	992/2025 - 26	NBG/SME/SCFU-e-DFS/96/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) TIE-UP WITH ARCELLOR MITTAL NIPPON STEEL (AMNSIL)FOR FINANCING THEIR DEALERS/DISTRIBUTORS. RENEWAL OF TIE-UP WITH MODIFICATION	Bank has entered into a tie-up with Arcelor Mittal Nippon Steel (AMNSIL) for financing their Dealers. The e-DFS tie up was last renewed in November,2023 and the details of the terms were issued vide circular no-NBG/SME/SCFU-e-DFS/94/2023 - 24 dated 30.11.2023. The tie up has now been renewed with modifications for a further period of 24 months on the terms and conditions, placed at Annexure-I .
7	10/12/2025	993/2025 - 26	NBG/SME/SCFU-e-DFS/97/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) TIE-UP WITH JINDAL STAINLESS LIMITED(JSL) FOR FINANCING THEIR DEALERS/ DISTRIBUTORS. RENEWAL OF TIE-UP WITH MODIFICATION	Bank has entered into a tie-up with Jindal Stainless Limited (JSL) for financing their Dealers. The e-DFS tie up was last renewed in November,2023 and the details of the terms were issued vide circular no-NBG/SME/SCFU-e-DFS/119/2023 - 24 dated 30.11.2023. The tie up has now been renewed with modifications for a further period of 24 months on the terms and conditions, placed at Annexure-I .
8	10/12/2025	994/2025 - 26	CCO/CPD-ADV/80/2025 - 26	STANDARD OPERATING PROCEDURES FOR POLICY ON RESERVE BANK OF INDIA -TRADE RELIEF MEASURES-DIRECTIONS 2025	SOP for Policy on Reserve Bank of India (Trade Relief Measures) Directions 2025 has been prepared to comprehensively address the operational matters related to the policy and encapsulate the essence of regulatory guidelines. The SOP for Policy on Reserve Bank of India (Trade Relief measures) Directions 2025 is placed as Annexure I .

Shubhajyoti Chattopadhyay

General Secretary

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9	11/12/25	995/2025 - 26	NBG/SMEBU-OPTL/79/2025 - 26	MASTER CIRCULAR SME BUSINESS UNIT LOAN PRODUCT: SME OPEN TERM LOAN	The Bank has prepared a Master Circular incorporating all the existing Circulars & modified product features as part of product review of SME Open Term Loan. This Master Circular consolidates all the previous instructions issued up to 08.12.2025.
10	11/12/25	996/2025 - 26	NBG/RESOURCES-SP/3/2025 - 26	CENTRAL GOVERNMENT SALARY PACKAGE (CGSP): CLASSIFICATION OF EMPLOYEES OF ORDNANCE FACTORY BOARD (OFB)	It has been decided by the bank that all employees of erstwhile OFB / Defence Production Units (now DPSUs), on "deemed deputation" to the newly formed DPSUs will be eligible for "Central Government Salary Package (CGSP)" till further instructions. A list of DPSUs (erstwhile Defence Production Units) is attached as Annexure-A & B.
11	11/12/25	997/2025 - 26	NBG/RESOURCES-SP/4/2025 - 26	SALARY PACKAGE: DEFENCE, INDIAN COAST GUARD, CENTRAL ARMED POLICE SALARY PACKAGE AND SHAURYA FAMILY PENSION: MODIFICATIONS	With reference to e-circular dated 23* July 2025 vide which revised features of DSP, ICGSP, CAPSP & their respective pensions were advised. The modified features of DSP/ CAPSP/ ICGSP, serving & pensioners and Shaurya family pension is attached as Annexure-1 & Annexure-2 & Annexure-3, respectively. The ranks to be included in "Rhodium" are attached as Annexure-4.
12	11/12/25	998/2025 - 26	NBG/RESOURCES-SP/5/2025 - 26	SALARY PACKAGE: CORPORATE SALARY PACKAGE (CSP) - ENHANCEMENTS IN INSURANCE BENEFITS FOR CORPORATE SALARY PACKAGE (CSP) CUSTOMERS	With reference to our Circular dated 21.03.2023 vide which features of our Corporate Salary Package (CSP) were circulated. In this regard, to position our Corporate Salary Package (CSP) product as the most preferred salary package and to gain a decisive competitive edge, competent authority has approved modifications/enhancements in CSP benefits details of which are placed at Annexure - 1.
13	12/12/25	999/2025 - 26	NBG/PBU/RES-RES/9/2025 - 26	CURRENT ACCOUNT & SAVING BANK DEPOSITS CAMPAIGN: 'CASA- TARGET TWO TRILLION (TTT)' PERIOD- DEC'25 TO MAR'26	The Competent Authority has accorded approval to launch a campaign named 'CASA- TARGET TWO TRILLION (TTT)' from Dec'25 to Mar'26. This campaign will give emphasis on Current / Saving Bank Accounts acquisition across Corporate and Retail segments by creating a substantial universe of quality corporate relationships.
14	12/12/25	1000/2025 - 26	NBG/PBU/RES-RES/10/2025 - 26	NOMINATION CAMPAIGN- 'NAMANKAN ABHIYAN - DEPOSIT ACCOUNTS' (PERIOD 15.12.2025 TO 15.03.2026	The Bank has launched "Namankan Abhiyan- Deposit Accounts" a campaign for all branches for improvement in coverage of nomination to safeguard customer interest in all the eligible cases. Period of campaign: 15.12.2025 to 15.03.2026 Target: 33% of pending nominations in targeted Deposit accounts having balances of 7 1.00 lakh and above as on 30.11.2025 to be achieved during the campaign period. The details of Circle wise targets are enumerated in Annexure-I.
15	12/12/25	1001/2025 - 26	NBG/PBU/RES-RES/11/2025 - 26	NOMINATION CAMPAIGN: NAMANKAN ABHIYAN- SAFE DEPOSIT LOCKERS (PERIOD 15.12.2025 TO 15.03.2026) PHASE - III	Due to change of eligibility criteria of registering nomination in safe deposit lockers, the pending nomination percentage at bank level has increased. Bank is re-launching "Namankan Abhiyan - Lockers"- Phase III campaign with revised targets, to improve the coverage of nomination in all eligible cases to safeguard customer's interest. The revised campaign period is : 15.12.2025 to 15.03.2026 and 50% of lockers pending for nomination as on 30.11.2025 to be achieved during the campaign period. The details of Circle wise targets are enumerated in (Annex-i).
16	12/12/25	1002/2025 - 26	DMD(FINANCE)/S&B/POLICY/7/2025 - 26	REPORTING THE MISUSE OF BANK'S LOGO/ TRADEMARK ON SOCIAL MEDIA PLATFORMS	Staff members whenever come across any misuse of the Bank's Logo/ Trademark on social media platforms and/or any fraudulent websites, they immediately report the same to Threat Intelligence and Incident Response Team, GITC at cyberincident@sbi.co.in and copy to 9dgmit.socialmedia@sbi.co.in . Subsequently, such misuse of the Bank's Logo/ Trademark should also be reported to Marketing and Communication Department, Corporate Centre at dgmit.socialmedia@sbi.co.in through proper channel in terms of Clause 7- Reporting and Control Mechanism of the Policy, to safeguard the interest of the Bank.

With revolutionary greetings,

Shubhajyoti Chattopadhyay
 (General Secretary)

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