

STATE BANK OF INDIA OFFICERS' ASSOCIATION



(BENGAL CIRCLE)

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

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Circular No. 7/2026

Date: 11.01.2026

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE 04.01.2026 to 10.01.2026

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 04.01.2026 to 10.01.2026. We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 04.01.2026 & 10.01.2026

SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	05/01/2026	1088/2025 - 26	NBG/SMEBU-SME ADVANC/87/2025 - 26	SME BUSINESS UNIT - 'CLUSTER FINANCE SCHEME': INCLUSION OF 7 NEW CLUSTERS OF BENGALURU CIRCLE	Bank has include 7 New Clusters of Bengaluru Circle under Cluster Finance Scheme. Consolidated list of 119 Clusters are identified and placed at Annexure I.
2	05/01/2026	1089/2025 - 26	CDO/P&HRD-PM/41/2025 - 26	STAFF: MISCELLANEOUS ROLL-OUT OF "SBI SMART CONTACT" QR CODE-BASED DIGITAL CONTACT SOLUTION	Bank has Roll Out SBI SMART CONTACT, QR Code Based Digital Contact Solution for Staff & Officers. This Facility will be in addition to existing provision of Visiting Cards. A details step by step guideline for users is attached for reference in Annexure I.
3	05/01/2026	1090/2025 - 26	CCO/ESG-CFU/3/2025 - 26	SUSTAINABILITY-LINKED FINANCE POLICY FRAMEWORK (VERSION 2.0)	For Funding successful green transition and achieve sustainable outcomes .Bank has launched Sustainability linked Finance Policy Framework (Version 2).Guidelines and other related instructions are placed in Annexure I.
4	06/01/2026	1091/2025 - 26	NBG/PBU/AL-AUTOLOAN/13/2025 - 26	RETAIL LOANS: AUTO LOAN:ROI CONCESSION IN CAR LOANS FROM 03.01.2026 – 31.01.2026	Competent Authority has approved Concession in Rate of Interest for Auto Loan from 03/01/2026-31/01/2026.
5	06/01/2026	1092/2025 - 26	RB&O/DMD(Op.s.-CM)/TPM/VM(N on-IT)/3/2025 - 26	BANK'S OUTSOURCING POLICY (NON-IT) VER-10.0	Bank has reviewed Outsourcing Policy Guidelines Managing risk and code of conduct in outsourcing of financial and credit related services. The latest policy VER10 is placed in Annexure A.
6	06/01/2026	1093/2025 - 26	NBG/RL/EL/21/2025 - 26	EDUCATION LOAN: PM-VIDYALAXMI SCHEME: INCLUSION OF NINE INSTITUTIONS	As per new notification 9 Institutions has been added in existing QHEI under PM Vidyalakshmi Scheme thus making a total of 917 Institutions. Revised List has been attached with Annexure.
7	07/01/2026	1094/2025 - 26	CRO/RMD-CRMD/15/2025 - 26	REVIEW OF RISK ADJUSTED RETURN ON CAPITAL (RAROC) FRAMEWORK	The Guidelines on Review of Risk Adjusted Return on Capital Framework has been approved by Competent Authority. Consolidated guidelines along with SOP has been enclosed as Annexure II.
8	07/01/2026	1095/2025 - 26	R&DB/BOD-IBA/42/2025 - 26	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS - COMMENTS OF MEMBER BANKS- PERIODIC REVIEW	In respect of the periodic review of the recommendation of Transport Operators under the IBA Scheme.
9	07/01/2026	1096/2025 - 26	R&DB/BOD-IBA/43/2025 - 26	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS - COMMENTS OF MEMBER BANKS	IBA has issued letter for recommending Transport Operators to Member Banks. Recommendation to be sent by Members Bank Latest by 12/01/2026.
10	07/01/2026	1097/2025 - 26	R&DB/AGNYBK G-CC/14/2025 - 26	FRAMEWORK OF INCENTIVES FOR CURRENCY DISTRIBUTION	RBI has advised certain updation amendment in the above captioned Master Direction
11	07/01/2026	1098/2025 - 26	CDO/P&HRD-PM/42/2025 - 26	STAFF: SUPERVISING SCHEME FOR PROVIDING RESIDENTIAL FURNITURE AND FIXTURES TO EXECUTIVES / OFFICERS CLARIFICATION REGARDING RE-CLASSIFICATION OF ITEM FROM FURNITURE TO ELECTRONICS (TEGS-VI & ABOVE)	Competent Authority has accorded its approval for introduction of new category for electrically operated massage chairs under the electronics category for officers in TEGS VI and above, with a 5 year life span.

Shubhajyoti Chattopadhyay

General Secretary

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12	07/01/2026	1099/2025 - 26	CDO/P&HRD-PM/43/2025 - 26	RENEWAL OF SBI ELITE POLICY FOR POLICY YEAR 2026-27 MEDICAL BENEFIT SCHEME FOR RETIRED WTDS/DMDS/CGMS AND FAMILY PENSIONERS OF RETIRED WTDS/DMDS/CGMS	The proposal for renewal of SBI Elite policy has been renewed with same terms and condition.
13	08/01/2026	1100/2025 - 26	NBG/CVE-BU/SBI General/19/2025 - 26	CVE: GENERAL INSURANCE PRODUCT ENHANCEMENT: PERSONAL ACCIDENTAL INSURANCE PLUS (PAI PLUS) OF SBI ADDITION OF A NEW VARIANT WITH SUM INSURED OF RS 60 LAC	Enhancement to the existing Personal Accident Insurance Plus(PAI Plus) product ,including the addition of a new variant with a sum assured of Rs 60Lac. Features: Covers Accident Death and Permanent Total Disability. Available to individual resident Indians with an account at SBI Min Age 18yrs,Max 65yrs Policy Tenure:1yrs Exclusively available through the Digital channel(YONO)
14	08/01/2026	1101/2025 - 26	CCO/CPPD-ADV/85/2025 - 26	FRAMEWORK FOR FINANCING OF SMART METERING THROUGH ADVANCED METERING INFRASTRUCTURE SERVICE PROVIDERS (AMISPs).	A revised framework is approved on the basis of comprehensive review based on market feedback for Financing of Smart Metering through Metering Infrastructure Service Providers. (AMISPs). Revised approved Framework is placed in Annexure.
15	08/01/2026	1102/2025 - 26	IBG/IBG-CR/37/2025 - 26	CORRESPONDENT RELATIONS TERMINATION OF ARRANGEMENT	The appropriate authority has decided to immediately terminate correspondent relationship with following banks. Union Bank of Israel Ltd(Israel) HSBC Trinkaus & Burkhardt GmbH(Germany)
16	09/01/2026	1103/2025 - 26	CDO/STU-MNDTRY LEAR/5/2025 - 26	ADDENDUM TO MANDATORY LEARNING GUIDELINES (FY 2025-26) FOR OFFICIALS IN TOP EXECUTIVE GRADE (TEG)	Competent Authority has approved mandatory learning guidelines for officials in the Top Executive Grade (TEG) for the Fisacal Year 2025-26 with specific modifications for those in specialist cadre not identified for succession planning.
17	09/01/2026	1104/2025 - 26	NBG/CVE-BU/SBI MF/20/2025 - 26	SBI MUTUAL FUND-LAKSHYA PHASE II CAMPAIGN FROM 1ST JANUARY 2026 TO 31ST MARCH 2026	Bank has launched SBI Mutual Fund Lakshya Phasell Campaign from January 01, 2026 to March 31 2026.with a Net Sales Target of Rs 21000 Crores.
18	09/01/2026	1105/2025 - 26	R&DB/AGNYBKG-CTS/15/2025 - 26	CTS CLEARING UNIFORM HOLIDAY 2026	RBI has issued Uniform Holiday List 2026 for CTS Clearing. January 26:Republic Day August 15:Independence Day October 02:Gandhi Jayanti December 25:Christmas

With revolutionary greetings,



Shubhajyoti Chattopadhyay
(General Secretary)