

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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Circular No. 35/2026

Date: 25.01.2026

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE

18.01.2026 to 24.01.2026

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 18.01.2026 to 24.01.2026. We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 18.01.2026 & 24.01.2026

Sl NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	19/01/2026	1131/2025 - 26	R&DB/BOD-GB/44/2025 - 26	MASTER CIRCULAR ON NON-HOME TRANSACTIONS	A Master Circular on Non-Home Transactions incorporating all the existing Circulars/ instructions has been prepared and is appended, to enable the operating functionaries to have current instructions at one place. This Master Circular consolidates all the previous instructions issued up to 30.11.2025 vide the Circulars listed in the para. 7.
2	19/01/2026	1132/2025 - 26	NBG/RE,H&HD-HL/65/2025 - 26	REHBU: FORMAT FOR CONCESSION IN ROI AND DEVIATION IN PRODUCT PARAMETER	With reference to the captioned subject and to ensure uniformity in the proposals submitted by Circles to the competent authority and to capture all relevant details of the proposal, bank has reviewed the existing format and revised certain parameters. The revised format (enclosed in Annexure - I) is to be initiated in Easy Approval from Regional Business Office and would be recommended by DGM(B&O), DGM(RE) at LHO, GM of concerned Network and the CGM of Circle to Corporate Centre. All fields in the revised format should mandatorily be duly filled in and complete.
3	19/01/2026	1133/2025 - 26	Stressed Assets Resolution Group/SOP/6/2025 - 26	SOP ON FILING CRIMINAL CASES AGAINST DEFAULTERS	Standard Operating Procedure on Filing Criminal Cases Against Defaulters was last reviewed vide Circular dated 07.10.2022. The SOP has since been reviewed and the same is attached as Annexure A to this circular.
4	19/01/2026	1134/2025 - 26	NBG/RE,H&HD-LAP/66/2025 - 26	MODIFICATION IN OPERATING INSTRUCTIONS FOR P-LAP AND P-LAP (HYBRID)	With reference to the circular instructions issued vide e-Circular dated 18/06/2025 advising introduction of Hybrid feature in P-LAP product. The following modification in operating guidelines for P-LAP and P-LAP (Hybrid) has been approved by the competent authority: Parameter: Place of availing Loan: Processing of loan may be permitted at a center different from where the property is located with deviation approval from CGM (Circle). (Check list for deviation approval is annexed as Annexure)
5	20/01/2026	1135/2025-2	CDO/P&HRD-IR/46/2025 - 26	CLARIFICATION: FITMENT FORMULA ON PROMOTION FROM CLERICAL CADRE TO OFFICERS' CADRE OFFICERS PROMOTED ON OR AFTER 01.11.2022	With reference to Clause A-iv-b & Clause B-II-b of e-Circular dated 01.10.2024, vide which instructions on fitmnt in Officers' scale were issued on payment of JAIIB/CAIIB increments. In order to bring further clarity in the matter, the instructions are being reiterated and new instructions mentioned in the circular.
6	20/01/2026	1136/2025-26	NBG/SME/SCFU-e-DFS/105/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) INDIAN OIL CORPORATION LIMITED POLYMER DIVISION REVIEW OF TIE-UP WITH MODIFICATION IN TERMS AND CONDITIONS	The Bank had entered a tie-up with Indian Oil Corporation Ltd (Polymer Division) for financing their Consignment Stockiest / Del Credere Agents / Del Credere Agents Operated Polymer Warehouse (DOPW), under e-DFS during FY 2010-11. The tie-up was last renewed, and circular instructions were issued vide e-Circular dated 24.07.2024. Terms and conditions of the tie up are placed in Annexure-I.
7	20/01/2026	1137/2025-26	RIT&S/COMP-OPS/1/2025 - 26	OBSERVANCE OF DATA PRIVACY DAY ON 28TH JANUARY 2026	"DATA PRIVACY DAY" is being celebrated on 28 January since 2022 in our bank to increase awareness about data privacy and also to propagate & strengthen the privacy culture amongst the staff of the bank. To sensitize the staff and spread awareness regarding data protection measures along with Various privacy laws and regulation, bank introduced some activities for all staff members, such as Pledge (placed in Annexure I), a quiz for all staffs will be conducted from 28 th January to 15 th February 2026.
8	20/01/2026	1138/2025-26	R&DB/P&SP/PPI/19/2025 - 26	RUPEE PREPAID CARDS - FACILITY FOR ISSUANCE OF VIRTUAL GIFT CARDS THROUGH RETAIL INTERNET BANKING (RINB)	Many Banks are currently offering facility of instant Gift Card generation through their online platforms / Mobile App which provide instant gratification to the customers. To cater to these requirements, our Bank has developed a facility of generating Virtual Gift Cards through Retail Internet Banking (RINB). Virtual Gift cards can be

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SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
					generated instantly through RINB and a reference number (16 digit alpha numeric Token) for the same is sent to the mobile / email of the beneficiary. The reference number can be used to register on the customer portal https://prepaid.sbi.bank.in and access the Virtual Gift Card (Card Number, expiry date and CVV). The card can be used at merchant establishment online (e-comm).
9	20/01/2026	1139/2025-26	R&DB/P&SP/FTC /20/2025 - 26	SBI FOREX CARD - PRODUCT AND PROCESS ENHANCEMENTS THROUGH NEXT GEN PREPAID PORTAL	As part of the Bank's continuous efforts to transform Forex Card programme, a comprehensive upgrade has been carried out in the card issuance and management system through the development of Next Gen Prepaid Portal. This portal has been developed as a unified, digital platform to support end-to-end lifecycle management of Forex Cards, supporting issuance, loading, reloading, refunds, card controls, complaints, and closure. Currently, the Next Gen Prepaid Portal is available in Category "B" branches, and these branches shall use this portal to issue Forex Cards supporting enhanced features detailed in this circular.
10	21/01/2026	1140/2025 - 26	NBG/SMEBU-CGT MSE/89/2025 - 26	RINN-SURAKSHA FOR MICRO AND SMALL ENTERPRISES - DISCONTINUATION OF PRODUCT	With reference to the captioned subject, some important instruction issued by the bank in the circular.
11	21/01/2026	1141/2025-26	NBG/SME/SCFU-e-DFS/106/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) TIE UP WITH PINNACLE MOBILITY SOLUTION PVT LTD (PMSPL) FOR FINANCING THEIR DEALERS -NEW TIE-UP	A new Tie-up with Pinnacle Mobility Solutions Pvt Ltd (PMSPL) for financing their dealers/distributors has been entered with. The tie up will be effective for a period of 24 months on the terms and conditions, placed at Annexures to this circular.
12	21/01/2026	1142/2025-26	CCO/CPPD-ADV/88/2025 - 26	DIGITAL STOCK STATEMENT - EXPLORATION OF GEN AI ON STOCK & RECEIVABLE DATA AVAILABLE ON LLMS	CPMD, in coordination with Analytics team (GITC), explored Gen AI for obtaining insights based on the Stock & Receivables data available on LLMS. Appropriate AI tool has been developed to analyse and generate reports which would be hosted on LLMS. The reports on the stock statements updated in a given month will be made available in the first week of the following month, viewed or downloaded from LLMS under the following menu path: LLMS>>Post Sanction >> Stock Statements >> Stock Statement Analysis.
13	21/01/2026	1143/2025-26	R&DB/BOD-IBA/45/2025 - 26	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS - COMMENTS OF MEMBER BANKS	We refer to IBA's letter dated 12/01/2026, three transport operators have applied to IBA for being recommended to member Banks under the IBA Scheme for recommending Transport Operators. Addresses of the Branches are given in the enclosed Annexure. Accordingly, IBA asked to provide views / comments latest by 25/01/2026 by email to dgm.bod@sbi.co.in .
14	21/01/2026	1144/2025-26	NBG/PBBU/NRI-GEN/28/2025 - 26	NRI SERVICES- NRI DEPOSIT DRIVE MISSION RS 120 BILLION PHASE 2.0 FROM 20.01.2026 TO 31.03.2026	It has been decided by the competent authority to roll out an NRI total deposits drive from 20.01.2026 to 31.03.2026. This drive will enable us to reach out to maximum number of NRI customers (ETB / NTB). The salient features of the Campaign are mentioned in the circular.
15	21/01/2026	1145/2025-26	DB&T/DB&T-Consumer/4/2025 - 26	DEVELOPMENT OF ADDITIONAL FACTOR AUTHENTICATION FUNCTIONALITY DURING NEFT TRANSACTIONS (CASH) AND INDO-NEPAL REMITTANCE FACILITY (CASH)	RBI has reviewed domestic money transfer framework vide notification dated 24.07.2025 and made changes as under: "Every transaction by a remitter shall be validated by an Additional Factor of Authentication (AFA)". Accordingly, modifications in CBS screen No 20054 (Create Outgoing JEFT Messages-Cash Mode & 20067 (Create Outgoing Messages Indo Nepal Remittance Facility-Cash Mode) have been made for compliance of the above-mentioned RBI notification. Development of new functionality in CBS for validation of Mobile number of the remitter for every INRF Cash transaction. Process flow for NEFT transaction-cash and Indo-Nepal Transactions-cash is mentioned in Annexure.
16	21/01/2026	1146/2025 - 26	NBG/SME/SCFU-e-DFS/107/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) MERIL HEALTHCARE PRIVATE LIMITED (MHPL) FOR FINANCING THEIR DEALERS/DISTRIBUTORS RENEWAL OF TIE-UP WITH MODIFICATIONS IN EXISTING TERMS & CONDITIONS	Bank had entered a tie up with Meril Healthcare Private Limited (MHPL) for under e-DFS in October 2023 and instructions were circulated vide e-Circular dated 04.10.2023. The tie up has now been renewed with modification for a further period of 24 months on the terms and conditions placed at Annexure-I and recommendation/comfort letter at Annexure-II.
17	22/01/2026	1147/2025 - 26	NBG/PBU/OPS-NPA/4/2025 - 26	OTS SCHEME FOR PERSONAL LOAN & PENSION LOAN NPAS OF DECEASED CONSTITUENTS	To ease the hardships faced by the family members of the deceased borrowers and to provide an enabler to operating functionaries to settle such accounts, it has now been decided to launch an OTS Scheme for deceased Personal Loan and Pension loan NPA accounts of deceased constituents. The scheme is applicable for all Personal Loan and Pension Loan NPA accounts of deceased constituents and is valid till 31.03.2026. The details of the scheme and necessary formats are annexed to this circular. The veracity of death certificates to be done before flagging the borrowers as deceased in CBS.

With revolutionary greetings,


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