

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No.55/2026

Date: 22.02.2026

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE

15.02.2026 to 21.02.2026

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 15.02.2026 to 21.02.2026. We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 15.02.2026 & 21.02.2026

SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	16/02/2026	1265/2025 - 26	DB&T/DB&T-YB/3/2025 - 26	STANDARD OPERATING PROCEDURE (SOP) ON COMPLAINT MANAGEMENT FOR BUSINESS CUSTOMERS USING YONO BUSINESS / CINB	This Standard Operating Procedure (SOP) is prepared to standardize the end-to-end processes related to Complaint Management for Business Customers using YONO Business / CINB. It also includes help and support document having solution to common errors, based on issues raised by branches and customers. The SOP can be accessed on 'SBI Times' portal with the following navigation path: "My Workplace >> Manuals / Master Circulars / Policies / SOPs >> SOP >> DB & T- Business > SOP" on Complaint Management for Business Customers using YB/CINB.
2	16/02/2026	1266/2025 - 26	CCO/CPPD-ADV/99/2025 - 26	FRAMEWORK FOR FINANCING DATA CENTRE	Based on the current market practices and feedback received from operating functionaries, the framework has now been reviewed and revised framework is placed in Annexure as under: Part - I: Framework for financing Greenfield/ Brownfield Data Centre Part - II: Framework for Financing Data Centre against Discounting of Rent/Fees Receivables
3	16/02/2026	1267/2025 - 26	NBG/ABU/PDM-AGRI GEN/12/2025 - 26	ABU & GSS DEPARTMENT - NEW CAMPAIGN FOR AGRI CPCs - "AGRI CPC TITANS 3.0 WINTER FEST" CAMPAIGN PERIOD - 1ST JANUARY 2026 TO 31ST MARCH 2026	"AGRI CPC TITANS 3.0 - WINTER FEST" is launched for the period 1 st January 2026 to 31 st March 2026. This campaign is an additional enabler for the Circles to drive budget and target achievement under UTTARAYAN MISSION 26K, with a focused thrust on processing of high ticket Agri advances. The features of the campaign as well as targets for the Agri CPCs to qualify under the campaign are enclosed as Annexure I .
4	16/02/2026	1268/2025 - 26	NBG/ABU/PDM-AGRI GEN/13/2025 - 26	ABU & GSS DEPARTMENT-AGRI BUSINESS - NEW CAMPAIGN FOR Q4, FY 2025-26 - "UTTARAYAN - MISSION 26K"	Achieving Rs.26,000 Crores in the final quarter will lay a strong foundation for the aspirational and pathbreaking 75 Trillion milestone in FY 2026-27. This campaign directly supports the Bank's long-term Vision 2030, which targets building a 7 Trillion, diversified and high-quality Agri portfolio. Sustained quarterly momentum is essential to maintain the long-term growth required to reach this scale. Additionally, achieving the Mission 26K target will enable the Bank to generate PSLC Premium savings of around Rs.500 Crores . Circle-wise targets and Salient features of the campaign are enclosed as Annexure-I .
5	16/02/2026	1269/2025 - 26	NBG/ABU/PDM-AGRI GEN/14/2025 - 26	ABU & GSS DEPARTMENT - NEW CAMPAIGN FOR RMRUS & FSTOS - "GEMS OF AGRICULTURE WINTER CARNIVAL 2026" - CAMPAIGN PERIOD - 1ST JANUARY 2026 TO 31ST MARCH 2026	"Gems of Agriculture - Winter Carnival 2026" is launched for the period 1 st January 2026 to 31 st March 2026. This campaign is an additional enabler for the Circles to drive budget and target achievement, with a focused thrust on sourcing of mid to high ticket Agri advances. The features of the campaign as well as targets for the RMRUs & FSTOs to qualify under the campaign are enclosed as Annexure I .
6	16/02/2026	1270/2025 - 26	CCO/CPPD-ADV/100/2025 - 26	FRAMEWORK FOR FINANCING ELECTRIC VEHICLE MANUFACTURERS	Considering the business opportunities available in the sector and risks involved, need was felt to have a Framework for Financing Electric Vehicle Manufacturers in place to capture the business potential by guiding the operating units regarding the nuances specific to the sector. Accordingly, the Framework for Financing Electric Vehicle Manufacturers has been formulated and is placed as Annexure of the circular.

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7	16/02/2026	1271/2025 - 26	CCO/CPD-ADV/101/2025 - 26	STRAIGHT THROUGH PROCESSING DIRECT OPENING OF CONTINGENT ACCOUNTS: APPRAISAL FORMAT FOR SANCTION OF NON-FUND BASED FACILITY AGAINST 100% CASH MARGIN / ANY OTHER SPECIFIED SECURITY	CPD has devised an appraisal format for sanctioning the non-fund-based facility against 100% cash margin / any other specified security. CPD has undertaken the IT development of the format in LLMS and respective Business Unit for RLMS and Agri LMS. The copy of the appraisal format is enclosed as Annexure A .
8	16/02/2026	1272/2025 - 26	NBG/RNWM-BRANCHES/8/2025 - 26	SEVA SARATHI (SS): DEPLOYMENT THROUGH STATE BANK OPERATIONS SUPPORT SERVICES PVT. LIMITED (SBOSS)	As part of Project SARAL, one of the key themes being undertaken by the Bank is " Reimagining Servicing " at retail branches. A major activity under this theme is to migrate branch customer servicing to low-cost alternate channels, inter alia, leveraging Seva Sarathi (SBOSS) as enablers at branches with high transaction volumes. Servicing through low-cost alternate channels is expected to improve customer convenience and turnaround time along with significant reduction in operational costs. In order to have uniform approach to be followed by SEVA SARATHI (Ss) and other related aspects, guidelines have been placed as annexures to this circular.
9	16/02/2026	1273/2025 - 26	CCO/CPD-ADV/102/2025 - 26	STANDARD OPERATING PROCEDURE (SOP): GUIDELINES ON ACCEPTANCE/ INVOCATION OF PERSONAL GUARANTEE OF THE PROMOTER	In the event of default in repayment of the loan by the Borrower company, all the guarantors are liable to repay the guaranteed loan with interest, as the liability of the guarantor is co-extensive with that of the principal debtor (borrower). Guidelines / instructions/SOP for the operating staff in respect of obtaining Personal Guarantee of Promoters/ Directors of Borrowing Company and necessary steps to be initiated for Invocation of Personal Guarantee in the event of default by the Borrowing Company are detailed vide dated 06.04.2016, Standard Operating Procedure (SOP) dated 16.06.2020 and Standard Operating Procedure (SOP) dated 18.08.2022. SOP on Acceptance/invocation of Personal Guarantee of the Promoters/ Directors have been reviewed and enclosed as Annexure .
10	16/02/2026	1274/2025 - 26	NBG/TBU-LTP/20/2025 - 26	MASTER CIRCULAR CURRENT ACCOUNT VERSION 5.0	An updated Current Account Master Circular Version 5.0 incorporating all existing Circulars / Instructions issued up to 12.02.2026 has been prepared and is appended to enable operating functionaries to have current instructions at one place. This Master Circular consolidates all previous instructions issued up to 12.02.2026 vide the Circulars listed in the Appendix .
11	16/02/2026	1275/2025 - 26	NBG/TBU-CAMPAIGN/21/2025 - 26	MISSION 365: CAMPAIGN FOR CA DEPOSIT MOBILISATION CAMPAIGN PERIOD: 16.02.2026 TO 31.03.2026	To provide a focused and decisive push in the final phase of FY 2025-26 and to improve Current Account (CA) balances to Rs.365,000 Crore as on 31.03.2026, it has been decided to undertake a campaign-mode drive. The campaign aims not only to enhance CA balances but also to strengthen the Bank's leadership position with an improved gap vis-à-vis competition. Accordingly, it has been approved to launch a focused campaign to mobilise Rs.70,000 crore in CA deposits during the period from 01.02.2026 to 31.03.2026 .
12	16/02/2026	1276/2025 - 26	DB&T/DB&T-Consumer/5/2025 - 26	YONO REGISTRATION & ACTIVATION CAMPAIGN "YONO - THE POWER OF ONE" FROM 16.02.2026 TO 15.05.2026	This Circular Stands Withdrawn.
13	16/02/2026	1277/2025 - 26	NBG/SBIPL/25/2025 - 26	MASTER CIRCULAR: SBI PERSONAL LOAN UPDATED TILL 31.01.2026	This Master Circular consolidates all the instructions issued on SBI Personal Loan Scheme and has been updated up to 31.01.2026 and supersedes earlier instructions.
14	17/02/2026	1278/2025 - 26	R&DB/IT-COORD/4/2025 - 26	E-REGISTER FOR COURT ORDER PROCESSING	The purpose of this e-Register is to ease the process of recording, tracking, and managing such court orders through centralized digital platform accessible across SBI Branches/CCC, Patna and Controlling offices. This will not only help in enhancing compliance but also ensure better data integrity, ease of reporting, and real time visibility into the status of legal orders. The key business objectives of implementing the e-register for Court Order processing are appended in the circular.
15	17/02/2026	1279/2025 - 26	CDO/P^HRD-PPFG/53/2025 - 26	DEARNESS RELIEF PAYABLE TO BANK'S PENSIONERS AND FAMILY PENSIONERS FOR THE MONTHS FEBRUARY 2026 TO JULY 2026	we advise that based on monthly average of the All-india Consumer Price Index figures for Industrial Workers (base 1960=100) (base 2016=100) for the quarter ended on December 2025, the rates of Dearness Relief payable to the pensioners for the period February 2026 to July 2026 will stand revised as per Annexure I for Pensioners and Annexure II for Family Pensioners enclosed to this circular.

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16	17/02/2026	1280/2025 - 26	DB&T/DB&T-Consumer/6/2025 - 26	YONO REGISTRATION & ACTIVATION CAMPAIGN "YONO – THE POWER OF ONE" FROM 16.02.2026 TO 15.05.2026	To accelerate the Application's awareness and acceptability, and increase the usage of various features of the App including payment features, a branch driven campaign for YONO Registration cum Customer Activation "YONO - The Power of One" from 16.02.2026 to 15.05.2026 has been approved by the competent authority on the parameters which are appended in the circular.
17	17/02/2026	1281/2025 - 26	NBG/RE,H&HD-HL CAMPA/73/2025 - 26	REHBU GROWTH DRIVE BY DGMS (B&O) - "LAST MILE"	To foster active participation and maximise growth at the Module level, it has been decided to launch a Growth Drive led by DGMS (B&O) during the last two months of the current financial year. The target for the Drive is the difference in the growth target given under "Sprint to Success" Campaign and the actual growth during the month of January 2026. The details of the Drive are appended in the circular.
18	17/02/2026	1282/2025 - 26	CCO/CPD-ADV/103/2025 - 26	EXTERNAL SOURCE BASED DUE DILIGENCE AND SCRUTINY PARAMETERS FOR ISSUANCE OF LC	To ensure safe and consistent trade finance operations, all units must carry out mandatory scrutiny of related party linkage and actual business engagement/transaction purpose before opening any LC. Step by Step procedure to log in and access information hosted by M/s Nexensus in their portal in respect of Borrower Exposures is given in Annexure .
19	18/02/2026	1283/2025 - 26	NBG/TBU-LTP/22/2025 - 26	MODIFICATIONS IN CURRENT ACCOUNT VARIANT OFFERINGS I. FREE MONTHLY CASH DEPOSIT LIMITS IN SILVER AND RHODIUM VARIANTS II. CONCESSIONS IN POS MACHINE, YMA (QR) / BHARAT QR WITH TAP & PAY / SOUND BOX	Please refer to the mentioned e-Circulars, which contain detailed features of the Silver, Gold, Diamond, Platinum, Palladium and Rhodium Current Account variants. In this connection, the Appropriate Authority has approved modifications of the Product variants. Details of modifications are appended in the circular.
20	18/02/2026	1284/2025 - 26	FINANCE/FC-ACCOUNTS/5/2025 - 26	CAMPAIGN "CLEAN AND GREEN MARCH": PERIOD: FROM 18.02.26 TO 31.03.26: FOR TIMELY AND PROPER REVERSAL OF ENTRIES IN SUSPENSE BGLS	Bank propose to launch a Campaign " CLEAN AND GREEN MARCH " from 18 th February 2026 to 31 st March 2026 for RBOs/AOs/NWs & LHOs of Circles with focus on select Suspense BGLs included under the KI with an aim to bring the KI under Green Zone as on 31.03.2026. The campaign is also aiming to curb the rollover of entries in various BGLs, minimise provision requirements and to bring down NPA in BGL accounts.
21	18/02/2026	1285/2025 - 26	NBG/RE,H&HD-HP/74/2025 - 26	BUILDER TIE-UP: FAQS ON SCREENED PROJECTS	The detailed features and guidelines for Tie-up under ' Screened Projects ' were circulated vide our e-Circular No. NG/RE, H&HD-HL/35/2025 - 26 dated 25.09.2025. As it is a new responsibility entrusted to the RBO officials, it is imperative to familiarize them with the procedure of onboarding projects as "Screened Projects". The key aspects of Screened Projects have, accordingly, been consolidated in a form of FAQ, placed as Annexure-I .
22	18/02/2026	1286/2025 - 26	ABU&GSS/AGRI-ICGL/62/2025 - 26	ABU & GSS DEPARTMENT : AGRICULTURE INFRASTRUCTURE FUND (AIF) SCHEME : APPROVAL FOR ADDING THE AUTHORITY STRUCTURE FOR ALLOWING DEVIATION IN THE MARGIN FOR LOAN LIMIT UP TO RS. 2 CR	In order to resolve this issue and to ensure smooth implementation of converged State Government subsidy schemes under AIF, it is felt necessary to provide deviation structure in the product. Accordingly, the authority structure for permitting deviation in margin for loan limit below Rs. 2 Crores has been approved which are mentioned in the circular. All other parameters shall continue to remain unchanged as per e-circular dated 12 th January 2026. The product features are placed as Annexure-I .
23	18/02/2026	1287/2025 - 26	NBG/SME/SCFU-e-DFS/118/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) MUNDRA SOLAR PV LIMITED (MSPVL) FOR FINANCING THEIR DISTRIBUTORS / DEALERS REVIEW OF TIE-UP WITH MODIFICATION IN TERMS AND CONDITIONS	Bank had entered a new tie up with Mundra Solar PV Ltd. (MSPVL) for financing their Distributors/Dealers in 2024. The tie up circular was issued in May 2024, and details of the terms were issued vide circular no. NBG/SME/SCFU-e-DFS/14/2024-25 dated 16.05.2024. Terms and Conditions of the tie up are placed as Annexure-I .
24	18/02/2026	1288/2025 - 26	NBG/SME/SCFU-e-DFS/119/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) WITH MUNDRA SOLAR ENERGY LIMITED FOR FINANCING THEIR DEALER/DISTRIBUTORS REVIEW OF TIE UP WITH MODIFICATION IN TERMS AND CONDITIONS	Bank had entered into a new tie up with Mundra Solar Energy Ltd. (MSEL) for financing their Distributors/Dealers in 2024. The tie up circular was issued in May 024, and details of the terms were issued vide circular no. NBG/SME/SCFU-e-DFS/15/2024-25 dated 16.05.2024. Terms and Conditions of the tie up are placed as Annexure-I .
25	18/02/2026	1289/2025 - 26	NBG/GAD-GBU/29/2025 - 26	STATE GOVERNMENT BUSINESS TRANSFER OF BALANCE AS ON 28.02.2026 - TO BE DONE ON 09.03.2026	It has been decided that the balances in the State Government Accounts of the Dealing Branches at the close of business hour on 28.02.2026 will be transferred to Fund Settlement Link Offices (FSLOs)/Focal Point Link Branches (FPLBs)/Nodal Branches on 09.03.2026 With a view to facilitate transfer of balances, the cleared balances as on 28.02.2026 lying in various State Government Accounts in Direct Branches will be frozen in the EOD exercise of 28.02.2026 by transferring the same to BGL Account No. 98785 at

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					Direct Branches on 01.03.2026. On 09.03.2026 the Fund Settlement Link Offices (FSLOs)/Focal Point Link Branches (FPLBs)/Nodal Branches will debit/credit the balance in BGL Account No. 98785 of DBs by corresponding credit/debit to BGL 98785 at Fund Settlement Link Office (FSLOs)/Focal Point Link Branches (FPLBs)/Nodal Branches.
26	18/02/2026	1290/2025 - 26	NBG/SME/S CFU- SCF/120/202 5 - 26	NEW CAMPAIGN: "SCF KI UDAAN" FOR SUPPLY CHAIN FINANCE UNIT: E-DFS & E-VFS	This Circular Stands Withdrawn.
27	20/02/2026	1291/2025 - 26	NBG/PBU/AL - AUTOLOAN/ 17/2025 - 26	RETAIL LOANS: AUTO LOANS- MASTER CIRCULAR	Bank have been issuing Circulars / Instructions containing operating instructions on Auto Loans from time to time. To enable the operating functionaries to have current instructions at one place, Master Circular incorporating all the existing Circulars/Instructions has been prepared and is appended. We advise that this Master Circular consolidates all the previous instructions issued up to 10.02.2026 vide the circulars listed in the Annexure to this Circular.
28	20/02/2026	1292/2025 - 26	NBG/FI & MM/BC/CSP/ 21/2025 - 26	FINANCIAL INCLUSION DEPARTMENT: THE FINCLUSION QUIZ FOR BRIDGING GAPS: (FROM 02.03.2026 TO 13.03.2026)	It is observed that staff members are not fully aware about the new processes/services available at CSP outlets due to which services of CSPs are yet to be utilized at optimum level. Some of the critical areas/ services rolled out at CSP channel and of importance for FI department and branches are appended in the circular.
29	20/02/2026	1293/2025 - 26	ABU&GSS/A GRI- ICGL/63/202 5 - 26	ABU & GSS DEPARTMENT : PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP) -AGRI	The Prime Minister's Employment Generation Scheme (PMEGP) has been introduced by Government of India, in August 2008. It is a credit linked subsidy program administered by Ministry of Micro, Small and Medium Enterprises (MoMSME) and is implemented by Khadi and Village Industries Commission (KVIC) which is a single nodal agency at National Level. The product has been reviewed and revised consolidated product details incorporating the modifications is appended as Annexure-1 .
30	20/02/2026	1294/2025 - 26	ABU&GSS/A GRI- ICGL/64/202 5 - 26	ABU & GSS DEPARTMENT : FINANCING POLYHOUSE	Government schemes and subsidies also play a significant role in making polyhouse financing more accessible. Institutions like National Bank for Agriculture and Rural Development (NABARD) and the National Horticulture Board (NHB) offer subsidies to promote polyhouse farming, reducing the financial burden on farmers. Additionally, many states provide their own subsidy schemes to encourage farmers for adoption of polyhouse.
31	21/02/2026	1295/2025 - 26	NBG/FI & MM/BC/CSP/ 22/2025 - 26	FINANCIAL INCLUSION DEPARTMENT: THE FINCLUSION QUIZ FOR BRIDGING GAPS: (FROM 02.03.2026 TO 13.03.2026)	Financial Inclusion Department proposed an online quiz for the staffs to create awareness among the employees, about the Basics of Financial Inclusion, BC policy, services offered etc. Name of the Quiz is "The Finclusion Quiz for Bridging Gaps". Period from 2nd March 2026 to 13th March 2026. Cash incentive and certificate will be awarded to the staffs who qualifying the quiz. Staff members posted in FI department at CC, LHO, AO and RBOs will not be eligible for cash incentive. However, they will receive e-certificate on qualifying the quiz.
32	21/02/2026	1296/2025 - 26	NBG/SME/S CFU- SCF/121/202 5 - 26	NEW CAMPAIGN: "SCF KI UDAAN" FOR SUPPLY CHAIN FINANCE UNIT: E-DFS & E-VFS CAMPAIGN PERIOD 01.02.2026 TO 31.03.2026	Bank is launching a new campaign "SCF Ki Udaan" from 01.02.2026 to 31.03.2026 to support the operating functionaries to drive for onboarding of new dealers/ vendors to achieve the budgeted growth during FY 2025-26. Winner / runner up will be decided based on the percentage growth from the respective portfolio level of as on 31.01.2026 and achieve the growth target for e-DFS / e-VFS as given in Annexure-II. The qualification of winner/ runner up will be as per MIS Online data.
33	21/02/2026	1297/2025 - 26	IBG/IBG-Domestic (IBD)/42/202 5 - 26	FOREIGN EXCHANGE MANAGEMENT (GUARANTEES) REGULATIONS, 2026	The Reserve Bank of India has issued Foreign Exchange Management (Guarantees) Regulations, 2026 vide FEMA 8(R)/2026-RB dated January 6, 2026 (Annexure-I). Further RBI has issued A.P. (DIR Series) Circular No.19 dated January 12, 2026 (Annexure-II), wherein authorised dealer banks are directed to be guided by the regulations ibid, while facilitating a guarantee wherein any of the parties is a person resident outside India and also to ensure compliance to regulatory guidelines issued by Department of Regulation, Reserve Bank of India. The regulations provide for comprehensive reporting of all guarantees - issued, modified or invoked, to the authorised dealer banks, in the format annexed to the regulations. The manner and format in which authorised dealer bank shall compile and submit the returns received will be communicated by RBI in due course.

With revolutionary greetings,



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