

# STATE BANK OF INDIA OFFICERS' ASSOCIATION

## (BENGAL CIRCLE)

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Circular No.61/2026

Date: 01.03.2026

**To All Members (Please Circulate)**

### **EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE** **22.02.2026 to 28.02.2026**

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 22.02.2026 to 28.02.2026. We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

### **SYNOPSIS OF CIRCULARS ISSUED BETWEEN 22.02.2026 & 28.02.2026**

| SI NO | CIRCULAR DATE | MASTERS SR NO. | DEPARTMENTS NO.                    | SUBJECT  | GIST OF CIRCULAR   |
|-------|---------------|----------------|------------------------------------|--|--|
| 1     | 23/02/2026    | 1298/2025 - 26 | NBG/SME/SCFU-e-DFS/122/2025 - 26   | ELECTRONIC DEALER FINANCE SCHEME (E-DFS) TIE-UP WITH CG POWER AND INDUSTRIAL SOLUTIONS LIMITED (CGPISL) FOR FINANCING THEIR DEALERS / DISTRIBUTORS. RENEWAL OF TIE-UP WITH MODIFICATION. | Bank has renewed its tie up with CG Power and industrial Solutions Limited for financing their Dealers and distributors under EDFs Scheme.   |
| 2     | 24/02/2026    | 1299/2025 - 26 | ABU&GSS/AGRI-ICGL/65/2025 - 26     | ABU & GSS DEPARTMENT : ATL OTHER AGL FINANCE   | To finance allied agri activities which are not covered in existing ABU schemes, to cater their needs Bank has come up with a new Product ATL Other AGL Finance.   |
| 3     | 24/02/2026    | 1300/2025 - 26 | NBG/MEGSS/17/2025 - 26             | REVIEW OF GUIDELINES: PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP) – SME SEGMENT   | PMEGP (Prime Ministers Employment Generation Programme) has been reviewed and modified. 1PMEGP loans will now be covered under Credit guarantee Fund Trust for Micro and Small Enterprises. (CGTMSE)   |
| 4     | 24/02/2026    | 1301/2025 - 26 | R&DB/BOD-IBA/48/2025 - 26          | IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS - COMMENTS OF MEMBER BANKS - MONTHLY REVIEW  | IBA has recommended with some addition ,renewals and changes to the list of recommended transport operators for the period of January 15 2025,to January 31,2026   |
| 5     | 24/02/2026    | 1302/2025 - 26 | R&DB/BOD-IBA/49/2025 - 26          | IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS - COMMENTS OF MEMBER BANKS   | IBA has recommended transport Operators for their Member Banks.  |
| 6     | 25/02/2026    | 1303/2025 - 26 | CCO/CPPD-ADV/104/2025 - 26         | REVIEW OF EMPANELLED SECURITY TRUSTEES AT CORPORATE CENTRE LEVEL   | The Review of the trustees has been approved by the appropriate Authority. Revised list of Security Trustees: .SBI CAP Trustee Company LTD .IDBI Trusteeship Service LTD .Axis Trustees Service LTD PNB Investment Service LTD Vistra ITCL Catalyst Trusteeship Limited. |
| 7     | 25/02/2026    | 1304/2025 - 26 | CCO/CPPD-ADV/105/2025 - 26         | REVIEW OF STANDARD COVENANTS   | Based on Director Observation the review and Modification of Standard Covenants were made.   |
| 8     | 25/02/2026    | 1305/2025 - 26 | CCO/CPPD-ADV/106/2025 - 26         | SOP ON INSURANCE OF PRIMARY/ COLLATERAL SECURITIES CHARGED TO THE BANK   | A detail SOP has been formulated on Insurance of Primary /Collateral Securities Charged to the Bank.   |
| 9     | 25/02/2026    | 1306/2025 - 26 | NBG/RE,H&HD-HL/75/2025 - 26        | CUSTOMER CATEGORISATION FOR LOAN ELIGIBILITY   | Customer Categorisation bases on their Income has been approved by the appropriate Authority for calculating Housing Loan Eligibility.   |
| 10    | 25/02/2026    | 1307/2025 - 26 | NBG/WMBU-WEALTH/2/2025 - 26        | SBI WEALTH: WEALTH DEBIT CARD - RUPAY SELECT VARIANT FOR NRO ACCOUNT   | Sbi Wealth has launched two different variant rupay debit card for NRO customers.  |
| 11    | 25/02/2026    | 1308/2025 - 26 | NBG/PBU/AL-AUTOLOAN/18/2025 - 26   | RETAIL LOANS: AUTO LOANS - REDEVELOPED SCORE CARD (RSM) FOR CAR LOAN   | The Existing Car Loan Score Card for Car Loan has redeveloped in consultation with RLBU .Revised Score Card is palced with Annexure I  |
| 12    | 25/02/2026    | 1309/2025 - 26 | ABU&GSS/AGRI-OPS/66/2025 - 26      | REVISED PROCEDURE FOR CLAIM, RECEIPT AND APPROPRIATION OF SUBSIDY RECEIVED IN VARIOUS SCHEMES  | Bank has revised procedure for claim receipt and appropriation of subsidy received in various schemes.   |
| 13    | 25/02/2026    | 1310/2025 - 26 | NBG/SMEBU-SME ADVANC/100/2025 - 26 | SMEBU : MODIFICATION IN THE PRODUCT EXPORT CREDIT GUARANTEE SCHEME (ECGS)  | Bank has proposed for Modification in Export Credit Gurantee Scheme specially in Pricing Matters   |

**Shubhajyoti Chattopadhyay**  
General Secretary  
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|-------|---------------|----------------|--------------------------------|--|--|
| 14    | 25/02/2026    | 1311/2025 - 26 | ABU&GSS/AGRI-CORP/67/2025 - 26 | MODIFIED INTEREST SUBVENTION SCHEME FOR SHORT TERM LOANS FOR AGRICULTURE AND ALLIED ACTIVITIES AVAILED THROUGH KCC DURING THE FINANCIAL YEAR 2025-26 | Bank has modified interest subvention scheme for short term loans for agriculture and allied products availed through KCC during the FY 25-26  |
| 15    | 26/02/2026    | 1312/2025 - 26 | CCO/CPD-ADV/107/2025 - 26      | REVIEW OF POLICY FOR FINANCING UNITS IN DIAMOND AND LAB-GROWN DIAMOND INDUSTRY   | The revised policies for financing units engaged in manufacturing/processing natural diamonds and lab grown diamonds are provided and placed in Annexure I and Annexure II respectively.                 |
| 16    | 26/02/2026    | 1313/2025 - 26 | NBG/RL/EL /25/2025 - 26        | EDUCATION LOAN: PM-VIDYALAXMI SCHEME: INCLUSION OF THIRTY-SIX INSTITUTIONS   | As per notification 36 new institutions has been added to the existing list of 917 QHEI under PM Vidya lakshmi Scheme thus making a total of 953.Total details of Institutions are placed with Annexure. |
| 17    | 26/02/2026    | 1314/2025 - 26 | CCO/CPD-ADV/108/2025 - 26      | POLICY ON FINANCING UNITS IN GEMS AND JEWELLERY INDUSTRY – REVIEW  | The revised policy for Financing Gems and Jewellery Industry has been approved by appropriate Authority.   |
| 18    | 26/02/2026    | 1315/2025 - 26 | NBG/PBU/RES-RES/16/2025 - 26   | MASTER CIRCULAR ON TERM DEPOSITS AS ON 31.01.2026  | This Circular Stands Withdrawn   |
| 19    | 27/02/2026    | 1316/2025 - 26 | NBG/PBU/RES-RES/17/2025 - 26   | MASTER CIRCULAR ON TERM DEPOSITS AS ON 31.01.2026  | Bank has issued a Master Circular on Term Deposit  |
| 20    | 27/02/2026    | 1317/2025 - 26 | RB&O/OPS-RTI/2/2025 - 26       | SOP FOR HANDLING COURT SUMMONS - LEGAL NOTICES   | Bank has revised a SOP on Handling of Court Summons.   |
| 21    | 27/02/2026    | 1318/2025 - 26 | NBG/PBBU-PMD-GL/27/2025 - 26   | GOLD LOANS: MARKET VALUE OF GOLD FOR AGRI, SME & PB GOLD LOANS EFFECTIVE FROM 01.03.2026   | Market Value for Gold has been placed wef from 01/03/2026  |
| 22    | 27/02/2026    | 1319/2025 - 26 | ABU&GSS/AGRI-CORP/68/2025 - 26 | HARVESTING & TRANSPORT (H&T) LOAN UNDER TIE-UP WITH SUGAR MILLS - REVIEW OF ASSET PRODUCT WITH MODIFICATIONS   | Bank has revised and modified "Harvesting & Transport "Loan product for financing operations by contractors /farmers tie up the sugar mills.   |
| 23    | 27/02/2026    | 1320/2025 - 26 | R&DB/BOD-BOD/50/2025 - 26      | CIRCULATION OF FAKE COMMUNICATION PURPORTEDLY ISSUED BY RBI – ADVISORY   | RBI has confirmed via an advisory dated 23/02/2026 that communication related to mandatory implementation of Marathi language is Fake  |

With revolutionary greetings,

Shubhajyoti Chattopadhyay  
(General Secretary)