

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE

01.03.2026 to 07.03.2026

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 01.03.2026 to 07.03.2026. We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 01.03.2026 & 07.03.2026

SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	02/03/2026	1321/2025 - 26	NBG/SMEBU-SME ADVANC/101/2025 - 26	FRAMEWORK FOR REVIVAL AND REHABILITATION OF MICRO, SMALL AND MEDIUM ENTERPRISES: STANDARD OPERATING PROCEDURE	Operating instructions on Framework for Revival and Rehabilitation of Micro, Small and Medium Enterprises were issued vide e-Circular No. NBG/SMEBU-RBI GUIDELINES/33/2016-17 dated 16.07.2016. The SOP has since been reviewed and attached as Annexure - I to this circular.
2	05/03/2026	1322/2025 - 26	NBG/SMEBU-SMECAMPAIGN/102/2025 - 26	EDPMS & IDPMS RECONCILIATION CAMPAIGN 4.0	With an objective to expedite reconciliation of overdue EDPMS/IDPMS entries and make all KRI status as green, Bank propose to launch a Campaign named " EDPMS & IDPMS Reconciliation Campaign 4.0 ".
3	05/03/2026	1323/2025 - 26	NBG/NBG/AC-NBG-ATM/11/2025 - 26	STANDARD OPERATING PROCEDURE (SOP) ON HANDLING ATM CASH BALANCE REPORT (CBR)	A Standard Operating Procedure (SOP) on handling ATM Cash Balance Report (CBR) has been approved by the competent authority and the same is enclosed as Annexure-I . SOP is also placed at SBI Times >> Manuals / Master Circular/ Policies /SOP>>SOP >> Anytime Channels Vertical >> "Standard Operating Procedure (SOP) on Handling ATM Cash Balance Report (CBR)"
4	05/03/2026	1324/2025 - 26	NBG/SME/SCF U-e-DFS/123/2025 - 26	SUPPLY CHAIN FINANCE UNIT: ELECTRONIC DEALER FINANCE SCHEME (E-DFS) NEW TIE UP WITH CHENNAI PETROLEUM CORPORATION LIMITED (CPCL) FOR FINANCING THEIR DEALERS/DISTRIBUTORS	Bank had entered a tie-up with Chennai Petroleum Corporation Limited (CPCL) for financing their dealers/distributors under e-DFS. The company is in the business of refining crude oil and production & supply of various petroleum products. Terms and conditions of the tie up are placed in Annexure-I, Annexure-II and recommendation letter/ comfort letter format is placed in Annexure-III .
5	06/03/2026	1325/2025 - 26	NBG/FI & MM/BC/CSP/23/2025 - 26	FINANCIAL INCLUSION: STANDARD OPERATING PROCEDURE (SOP) ON OPERATIONS AND MONITORING OF MICRO - ATM (M-ATM) IN BC CHANNEL	The SOP on Debit Card and YONO Cash transactions through m-ATM in BC Channel was issued on 10.03. 2023. Further, a separate SOP on Monitoring of Micro-ATM (m-ATM) in BC Channel was issued on 21.06. 2023. Both SOP have now been reviewed and consolidated into single comprehensive SOP covering transaction handling, monitoring and complaint management of m-ATM transactions in BC Channel. The same is enclosed as Annexure .
6	06/03/2026	1326/2025 - 26	NBG/SBIPL/26/2025 - 26	"MAGICAL MARCH" CAMPAIGN UNDER SBIPL	In order to boost growth under SBIPL during last month of the FY26, the Competent Authority has approved to launch " MAGICAL MARCH " Campaign during March'26. Target under the Campaign is set to register a growth of Rs.5,000 crore at Bank level during March'26 and Circle-wise approved target is appended in the circular.
7	06/03/2026	1327/2025 - 26	CRO/RM II-FPMD/6/2025 - 26	WHISTLE BLOWER POLICY (VER.6.0): MODIFICATIONS	Bank's Whistle Blower Policy was last approved by the Central Board on 27.09.2024. As per the approval, the Policy is to be reviewed once in three years or as and when necessary. The competent authority has approved the modifications under 'Coverage' of the Policy, as per the observation of the Central Board and SSM RBI.
8	06/03/2026	1328/2025 - 26	International Banking Group (IBG)/GP&S/SO P/2/2025 - 26	STANDARD OPERATING PROCEDURE (SOP) ON FOREIGN CURRENCY CHEQUE COLLECTION IN USD, GBP, EUR, CAD	Global Link Services Branch Mumbai (GLS) and International Services Branch Ernakulam (ISBE) are the nodal offices for collection of Foreign Currency Cheque/ Traveler's Cheque / Money Order/ Gift Cheque denominated in USD, GBP, EUR and CAD currency. ISBE is the nodal office for all the branches of Thiruvananthapuram circle, whereas GLS is the nodal office for the rest of the branches of the Bank.

Shubhajyoti Chattopadhyay

General Secretary

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State Bank of India Officers' Association
(BENGAL CIRCLE)

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SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
					For reference and benefit of operating functionaries, Standard Operating Procedure (SOP) for collection of Foreign Currency Cheque denominated in USD, GBP, EUR and CAD has been formulated and attached as Annexure .
9	06/03/2026	1329/2025 - 26	CRO/RM II-FPMD/7/2025 - 26	FRAUD RISK MANAGEMENT POLICY (VERSION 11.0)	The review of the Policy has been approved by the Central Board of the Bank in its meeting held on 16 th January 2026, for implementation from 1 st April 2026. The approved Policy is placed as Annexure to this Circular and the same is also placed on SBI Times and can be accessed as under: SBI Times >> My Workplace >> Departments 2 >> Risk Management Department-II (Non-Financial Risk) >> FPMD >> Policies >> Fraud Risk Management Policy SBI Times >> My Workplace >> Manuals / Master Circulars / Policies /SOP >> Policies >> Fraud Risk Management Policy
10	07/03/2026	1330/2025 - 26	NBG/RESOURC ES-SP/7/2025 - 26	SALARY PACKAGE ACCOUNTS GROUP TERM LIFE (GTL) INSURANCE POLICY EXTENSION FOR THE PERIOD 22.02.2026 TO 03.04.2026	The existing policy, which was scheduled to expire at midnight on 21.02.2026, has now been extended for the period 22.02.2026 to 03.04.2026 on the existing terms and conditions. SBI Life Insurance Company Limited has provided an updated claim form applicable to the extended policy period, which is enclosed as Annexure-I .
11	07/03/2026	1331/2025 - 26	CDO/P&HRD-CM/54/2025 - 26	STAFF: SUPERVISING-PROMOTION TO THE GRADE OF SMGS-V (GENERAL CADRE/ SPECIALIST CADRE): REVIEW OF CDS GRADES AS AN ELIGIBILITY CRITERIA	The modification in 'Minimum CDS Grade' as an eligibility criterion for promotion to the grade of SMGS-V (General Cadre/ Specialist Cadre), w.e.f. Promotion Year (PY) 2026-27 and onwards, are appended in the circular.
12	07/03/2026	1333/2025 - 26	ABU&GSS/AGR I-OPS/69/2025 - 26	AGRI BUSINESS UNIT : IMPLEMENTATION OF NEW SCORING MODEL IN AGRICULTURE LOANS	Bank had undertaken "Project Samridhi" for revamp of Agricultural Business which encompasses various key areas including product and process enhancements. As part of revamp, the underwriting process and new scoring models for agriculture lending are also developed and have been deployed in Agri LMS The revised models have been designed based on the nature of the portfolio and portfolio size. It is now proposed to have 4 (FOUR) category of Models in Agriculture Segment.

With revolutionary greetings,



Shubhajyoti Chattopadhyay
(General Secretary)