

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

(Registered under Trade Unions Act 1926-Regd. No. 6908)
1, STRAND ROAD, KOLKATA-700 001
Phone: (033) 2210 2210



e-mail: sbioabengalcircle@gmail.com
www.sbioabengal.com

Circular No.104/2026

Date: 31.05.2026

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE **24.05.2026 to 30.05.2026**

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 24.05.2026 to 30.05.2026 We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 24.05.2026 & 30.05.2026

SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	25/05/2026	211/2026 - 27	CCO/CPD-ADV/15/2026 - 27	FINANCE UNDER OBLIGOR & CO-OBLIGOR ARRANGEMENT FOR CORPORATES LINKING OF CIF UNDER OBLIGOR & CO-OBLIGOR ARRANGEMENT	Bank has issued guidelines to link CIF (Customer Information Files) for Fianace under Obligor & Coobligor arrangements for Corporates. Key Points In event of a default by any member of Obligor or Coobligor all other credit facilities of the group must also be classified as Non Performing Assets.
2	25/05/2026	212/2026 - 27	CDO/ORG-DFP/1/2026 - 27	SCHEME OF DELEGATION OF FINANCIAL POWERS 2025- ADVANCES AND MATTERS ALLIED TO ADVANCES- MODIFICATION IN FINANCIAL POWERS	Bank has modified Financial Power in advances and Matters allied to advances under scheme of delegation of financial powers 2025.
3	25/05/2026	213/2026 - 27	RB&O/DMD(Ops.-CM)/TPM/VM(Non-IT)/8/2026 - 27	MONITORING OF OUTSOURCED EMPLOYEES-BRANCH VISIT BY CIRCLE FUNCTIONARIES	Bank has outlined mandatory monitoring and branch visit protocol for senior officers to oversee outsourced employees, key Objectives <ul style="list-style-type: none">• Risk Mitigation• Quality Assurances• Operational Oversight
4	26/05/2026	214/2026 - 27	NBG/SME/SCFU-e-DFS/14/2026 - 27	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) M/S WAAREE ENERGIES LTD. (WEL) REVIEW OF TIE-UP WITH MODIFICATION IN TERMS AND FINANCING THEIR DEALERS/ DISTRIBUTORS	Bank has renewed tie up with some modification in terms of financing Dealers and Distributors of Waree Energies under EDFS Scheme.
5	26/05/2026	215/2026 - 27	GMU/Back Office-Forex/SP-MISC/3/2026 - 27	COVERED OPTIONS: PERMITTING WRITING OF OPTIONS AGAINST CONTRACTED EXPOSURES BY INDIAN RESIDENTS	THIS CIRCULAR STANDS WITHDRAWN
6	26/05/2026	216/2026 - 27	COO/RE-Branches/1/2026 - 27	INSTALLATION OF STANDARDISED FIREPROOF / METALLIC UNIFORM SIGNAGE BOARDS IN BUILDINGS/COMPLEXES WHERE MORE THAN ONE SBI OFFICE IS FUNCTIONING	To Strengthen fire safety measures and ensures a uniform brand appearances across the Banks Various Location.Buildings with multiple SBI offices should ideally use fireproof or metallic uniform signage boards.
7	26/05/2026	217/2026 - 27	NBG/RE,H&HD-HL/12/2026 - 27	TEMPLATIZATION OF VALUATION / RESIDENCE / EMPLOYMENT / BUSINESS VERIFICATION REPORTS IN VVM	In Order to ensure uniformity and standardization under noted reports have been introduced in Vendor Verification Module. 1.Valuation Report 2.Residence Verification Report 3.Employment/Business verification report
8	26/05/2026	218/2026 - 27	NBG/RE,H&HD-HL/13/2026 - 27	DIGITAL DOCUMENT EXECUTION AND E-STAMPING INCLUSION OF ADDITIONAL DOCUMENTS FOR HOME LOANS UNDER DDE AND EXTENSION OF DDE FUNCTIONALITY TO IHLS, PLAP, HTUL AND SURAKSHA LOAN	DDE facility which was earlier introduced in six States now extended to State of Goa,UT of Daman & Diu,Dadra & Nagar Haveli,Covering Home Loans ,Surakha,,PLAP and Home Loan Top Up.
9	26/05/2026	219/2026 - 27	NBG/PBBU/NRI-DEPOSIT/4/2026 - 27	STANDARD OPERATING PROCEDURE (SOP) - LIEN MARKING ON NRE / FCNR(B) DEPOSITS AT GLOBAL NRI CENTRES (GNCS)	Competant Authority has issued detailed SOP for Marking Lien on NRE/FCNR(B) deposits at Global NRI Centres (GNCS)
10	26/05/2026	220/2026 - 27	NBG/SME/SCFU-e-DFS/15/2026 - 27	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) RAJ PETRO SPECIALITIES PRIVATE LIMITED (RPSPL) NEW TIE-UP FOR FINANCING THEIR DEALERS/ DISTRIBUTORS	Bank has entered into a new tie up with Raj Petro Specialities Pvt Ltd to finance their Dealers and Distributors under EDFS Scheme

Shubhajyoti Chattopadhyay
General Secretary
Mobile : 9434551152

State Bank of India Officers' Association

(BENGAL CIRCLE)

: 2 :

SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
11	26/05/2026	221/2026 - 27	R&DB/CM&CS CS/5/2026 - 27	RESERVE BANK- INTEGRATED OMBUDSMAN SCHEME (I O S) 2026	RBI has introduced Reserve Bank -Integrated Ombudsman Scheme (RB-IOS) 2026 starting 1 st July 2026.This revised framework aims to streamline and improve the grievance redressal mechanism for customers of RBI-regulated entities.
12	26/05/2026	222/2026 - 27	NBG/RESOURCES- SP/4/2026 - 27	SALARY PACKAGE: CORPORATE SALARY PACKAGE (CSP) - GLOBAL CAPABILITY CENTRE (GCC) WHITELISTED CORPORATES	Bank as taken strategic initiative to target the Global Capability Centre (GCC) segment for the Banks Corporate Salary Package (CSP).SBI has whitelisted 600 GCC to streamline their onboarding to CSP.Detail list has been placed Annexure.
13	26/05/2026	223/2026 - 27	NBG/RESOURCES- SP/5/2026 - 27	SALARY PACKAGE: CORPORATE SALARY PACKAGE (CSP) - CAG/ CCG LINKED LIST OF WHITELISTED CORPORATES	Bank has updated list of CAG/CCG linked corporates (annex as Annexure -i) eligible for opening of Salary Accounts with the Bank.Employees of this white listed corporates can be onboarded seamlessly and are eligible for different products.
14	26/05/2026	224/2026 - 27	NBG/RESOURCES- SP/6/2026 - 27	SALARY PACKAGE: CORPORATE SALARY PACKAGE (CSP) - LIST OF WHITELISTED CORPORATES (OTHER THAN CAG/ CCG LINKED CORPORATES)	Bank has updated list of other than CAG/CCG linked corporates (annex as Annexure -i) eligible for opening of Salary Accounts with the Bank.Employees of this white listed corporates can be onboarded seamlessly and are eligible for different products.
15	26/05/2026	225/2026 - 27	GMU/Back Office- Forex/SP-MISC/4/2026 - 27	COVERED OPTIONS: PERMITTING WRITING OF OPTIONS AGAINST CONTRACTED EXPOSURES BY INDIAN RESIDENTS	Bank has provided updated operational guidelines for residents (exporter and importers) to write standalone plain vanilla European call and put option contracts against their contracted exposures.
16	27/05/2026	226/2026 - 27	NBG/SMEBU- WAREHOUSE/12/2026 - 27	WHR BUSINESS IN BORROWER OWNED GODOWN/WAREHOUSE	Various stipulations has been reexamined and necessary approval has been obtained from the appropriate authority to same relaxation to finance against WHR for stock stored in Borrowers owned godown upto 30/09/2026.
17	27/05/2026	227/2026 - 27	ABU&GSS/AGRI- ICGL/12/2026 - 27	ABU & GSS DEPARTMENT : ANIMAL HUSBANDRY INFRASTRUCTURE DEVELOPMENT FUND (AHIDF) SCHEME	As a part of Prime Minister Atma Nirhar Bharat Abhiyan initiative ,Govt has allocated 15000 Crore as a stimulus package for Animal Husbandry infrastructure Development Fund (AHIDF).
18	27/05/2026	228/2026 - 27	NBG/TBU-LTP/4/2026 - 27	STEP-BY-STEP PROCEDURE DECEASED CLAIM SETTLEMENT OF PROPRIETORSHIP DEPOSIT ACCOUNTS	Step by Step detailed SOP for procedure of Deceased Claim Settlement of Proprietorship Deposit Account.Details SOP has been placed with Annexure I.
19	29/05/2026	229/2026 - 27	NBG/SMEBU-SBI ABL/13/2026 - 27	SME ADVANCES: ABL SARAL - PRODUCT REVIEW WITH MODIFICATIONS	Bank has reviewed with some modifications and placed this modification details with Annexure I -IV
20	29/05/2026	230/2026 - 27	NBG/SMEBU-SBI ABL/14/2026 - 27	SME ADVANCES: SBI ASSET BACKED LOAN - PRODUCT REVIEW WITH MODIFICATIONS	Bank has reviewed with some modifications and placed this modification details with Annexure I -IV
21	29/05/2026	231/2026 - 27	CCO/CPPD- ADV/16/2026 - 27	AMENDMENTS TO GUIDELINES: NIRYAT PROTHSAHAN INTEREST SUBVENTION SUPPORT FOR PRE AND POST SHIPMENT RUPEE EXPORT CREDIT UNDER EXPORT PROMOTION MISSION	Bank has made amendments to guidelines for Nirya Prothasahan Interest Subvention support for PRE and POST shipment rupee export Credit under promotion mission.
22	29/05/2026	232/2026 - 27	NBG/SMEBU-SME ADVANC/15/2026 - 27	SMEBU: STANDARD OPERATING PROCEDURE (SOP) ON EMERGENCY CREDIT LINE GUARANTEE SCHEME 5.0	To extend financial help to the financial enterprises which affected due to West Asia Conflict .SMEBU has launched Emergency Credit Line Gurantee Scheme 5.0 Details SOP has been placed with Annexure.
23	29/05/2026	233/2026 - 27	NBG/PBU/RES- RES/6/2026 - 27	SAFE DEPOSIT LOCKERS - CAMPAIGN (NAMANKAN ABHIYAN) PERIOD 25.05.2026 TO 24.08.2026	Bank has launched a campaign named Namankan Abhiyan to register nomination in safe deposit lockers.Cmpaign period is 25/05/2026-24/08/2026..
24	29/05/2026	234/2026 - 27	CCO/CPPD -ADV/17/2026 - 27	SOP FOR RED FLAG ACCOUNTS IDENTIFICATION, REPORTING AND MONITORING PROCESS	Bank has issued detailed SOP for red flag accounts identification,reporting and monitoring process.
25	30/05/2026	235/2026 - 27	NBG/CVE- BU/GENERAL/5/2026 - 27	CUSTOMER VALUE ENHANCEMENT: REVISED STANDARD OPERATING PROCEDURE (SOP) MONITORING OF "ABNORMAL GROWTH IN CROSS-SELLING INCOME"	Bank has issued detailed SOP or monitoring of abnormal growth in Cross Selling Income.Detail SOP has placed with Annexure.
26	30/05/26	236/2026 - 27	CCO/CPPD- ADV/18/2026 - 27	STANDARD OPERATING PROCEDURE (SOP) FOR FINANCING NBFCs	Bank has reviewed SOP for financing NBFC and detailed SOP has been placed with Annexure A.
27	30/05/26	237/2026 - 27	CCO/CPPD- ADV/19/2026 - 27	STANDARD OPERATING PROCEDURE (SOP) ON VALUATION AND EMPANELMENT OF VALUERS	Bank has reviewed SOP on valuation and empanelment of valuers. The revised SOP is placed at Annexure-I.

With revolutionary greetings,



Shubhajyoti Chattopadhyay
(General Secretary)

Shubhajyoti Chattopadhyay

General Secretary

Mobile : 9434551152