

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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

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Circular No.150_2026_Amended_Empowerment Series

Date: 06.09.2026

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE

30.08.2026 to 05.09.2026

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 30.08.2026 to 05.09.2026. We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 30.08.2026 & 05.09.2026

SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	31/08/2026	568/2026 - 27	CDO/PREMISES/FIRE SAFETY/3/2026 - 27	STANDARDISATION OF FIRE SAFETY EQUIPMENT	A Standard Operating Procedure (SOP) has been introduced on standardisation of fire safety equipment. Existing specifications for fire safety equipment have been reviewed. New specifications of fire safety equipment are attached as per Annexure – A-H.
2	31/08/2026	569/2026 - 27	R&DB/CM&CS - CS/9/2026 - 27	QUIZ ON CUSTOMER EXPERIENCE (QUIZ ON CX)	To comply with the EASE 9.0 parameter, C.E.E. Department (CEED) has proposed to launch a "Quiz on Customer Experience (Quiz on CX)" for all staff member of our Bank from 07.09.2026 to 25.09.2026.
3	31/08/2026	570/2026 - 27	Stressed Assets Resolution Group/SARG/ARC/4/2026 - 27	STANDARD OPERATING PROCEDURE ON TRANSFER OF STRESSED LOAN EXPOSURE	RBI has issued Master Directions No RBI/DOR/2025-26/159/DOR.STR.REC No. 78/21.01.048/2025-26 dated 28.11.2025 on "Transfer and Distributions of Credit Risk" by merging 6 existing guidelines. The new master direction includes guidelines pertaining to "Transfer of Stressed Loan". The SOP attached as Annexure.
4	31/08/2026	571/2026 - 27	NBG/TBU-CAMPAIGN/14/2026 - 27	CAMPAIGN FOR NOMINATIONS IN INDIVIDUAL AND SOLE PROPRIETOR CURRENT ACCOUNT - NAMANKIT 3.0: 01.09.2026 TO 31.12.2026	Bank has proposed to launch Namankit-3.0 campaign from 01.09.2026 to 31.12.2026 to scaleup registration of nominations for the category of Individual and sole-Proprietorship current account.
5	31/08/2026	572/2026 - 27	CCO/CPPD-ADV/45/2026 - 27	POLICY ON INCOME RECOGNITION, ASSET CLASSIFICATION AND PROVISIONING (IRACP)	Based upon the RBI's income recognition norms, with the provisions related to the acquisition of Specified Non-Financial Assets (SNFA), in the reviser IRACP directions, which will be applicable from 01.10.2026, the IRACP policy has been revised.
6	31/08/2026	573/2026 - 27	NBG/PBBU/NRI-DEPOSIT/13/2026 - 27	NRI SERVICES WITHDRAWAL OF SBI ADVANTAGE FCNR(B) DEPOSIT PRODUCT	In view of RBI's press release dated 14.08.2026, it has now been decided to withdraw the aforesaid product with effect from 01.09.2026
7	31/08/2026	574/2026 - 27	NBG/RE.H&HD-HL/26/2026 - 27	REHBU: RETAIL HOME LOAN POOL PORTFOLIO REVISED STANDARD OPERATING PROCEDURE (SOP) FOR ACQUISITION OF STANDARD LOAN EXPOSURE THROUGH ASSIGNMENT ROUTE	Based on the policy on 'Transfer and Distribution of Credit Risk' issued by CPPD, the SOP on "Home Loan Pool Purchase Business" has been revised
8	31/08/2026	575/2026 - 27	R&DB/CD&e-COM/Demand loan/7/2026 - 27	WITHDRAWAL OF "SBI ADVANTAGE STAND BY LETTER OF CREDIT (SBLC) AGAINST SBI ADVANTAGE FCNR (B) DEPOSIT	In view of RBI's press release dated 14.08.2026, it has now been decided to withdraw the aforesaid product with effect from 01.09.2026
9	31/08/2026	576/2026 - 27	RB&O/OPS-KYC/KYC/11/2026 - 27	COOPERATIVE BANKS AND PRIMARY AGRICULTURE CREDIT SOCIETIES (PACS)	RBI has issued press release dated 22.11.2021 for cautioning against various Co-operative societies using the word "Bank" in their names.
10	01/09/2026	577/2026 - 27	CRO/Op-Risk/9/2026 - 27	MASTER CIRCULAR ON OPERATIONAL RISK MANAGEMENT 2026	The reviewed and updated Master Circular was shared.
11	01/09/2026	578/2026 - 27	NBG/RL/EL/17/2026 - 27	EDUCATION LOAN: REVISION OF OPERATIONAL GUIDELINES	It has been decided by the competent authority to revise various parameters/ operation guidelines in Education Loan schemes.
12	01/09/2026	579/2026 - 27	CRO/RM II-FPM/3/2026 - 27	COMPENDIUM OF CIRCULARS ON FRAUD RISK MANAGEMENT	In order to facilitate the operating functionaries to have a consolidated view of all the relevant Circular/ Instructions issued on Fraud Risk Management at one place, a compendium of relevant circulars/ instructions issued by the department has been prepared.

Shubhajyoti Chattopadhyay

General Secretary

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SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
13	01/09/2026	580/2026 - 27	NBG/SME/SCFU-e-DFS/55/2026 - 27	ELECTRONIC DEALER FINANCE SCHEME (E-DFS): RENEWAL WITH MODIFICATIONS: TIE-UP WITH TATA STEEL COLORS PRIVATE LIMITED (TSCPL) FORMERLY KNOWN AS TATA BLUESCOPE STEEL PVT LIMITED(TBSPL)	The tie up with WITH TATA STEEL COLORS PRIVATE LIMITED (TSCPL) has now ben renewed for the next 24 months.
14	01/09/2026	581/2026 - 27	CFO/FRT-GST/8/2026 - 27	GST CAMPAIGN-ITC POWERPLAY EXTENSION OF LAST DATE OF CAMPAIGN	To encourage operating units to increase matching of unmatched transactions, the last date of the campaign has been extended up to 14.10.2026
15	01/09/2026	582/2026 - 27	CDO/P&HRD-IR/29/2026 - 27	STAFF: AWARD EMPOWERMENT OF CHIEF ASSOCIATES ON COMPLETION OF 28 YEARS OF SERVICE	The ECCB has decided to entrust higher responsibilities to the Chief Associates who have completed 28 years of service, with a view to leveraging their expertise for improved operational efficiency, customer service and business support at branches.
16	01/09/2026	583/2026 - 27	CDO/P&HRD-IR/30/2026 - 27	NOTICE OF STRIKE SERVED BY UNITED FORUM OF BANK UNIONS (UFBU) ON 11TH SEPTEMBER 2026, 28TH TO 30TH SEPTEMBER 2026 AND CONTINUOUS STRIKE FROM 26TH OCTOBER 2026	Banks has been advised by the IBA that UFBU has issued a Strike notice dated 26.08.2026 for proposed strike on 11.09.2026, 28 th , 29 th and 30 th September 2026 and Continuous strike from 26 th October 2026.
17	02/09/2026	584/2026 - 27	NBG/FI & MM/BC/CSP/21/2026 - 27	DEBIT/ WITHDRAWAL TRANSACTION LIMIT IN FI CHANNEL ACCOUNTS	To confine the potential risk and misuse of the digital banking channel, competent authority has approved fixing of the following overall maximum debit/ withdrawal transaction limits for FI (BC) channel customers.
18	02/09/2026	585/2026 - 27	RB&O/DMD(Ops.-CM)/TPM/VM(Non-IT)/11/2026 - 27	MAXIMUM TENURE OF THIRD-PARTY PERSONNEL (TPP) ENGAGED AT BRANCHES	To strengthen internal controls, mitigate risk and enhance oversight of outsourced manpower at Branches, it has been decided to standardize the maximum tenure norms for third-party personnel deployed at Branches from the existing five years to Three years across all circles.
19	02/09/2026	586/2026 - 27	NBG/SME/SCFU-e-DFS/56/2026 - 27	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) - RENEWAL OF TIE-UP WITH HD CONSTRUCTION EQUIPMENT INDIA PRIVATE LIMITED FOR FINANCING THEIR DEALERS - RENEWAL WITH MODIFICATION	The tie up with HD CONSTRUCTION EQUIPMENT INDIA PRIVATE LIMITED has now been renewed for the next 24 months.
20	03/09/2026	587/2026 - 27	IT/GLOBALIT-ISD/7/2026-27	COMPUTER SECURITY DAY: ONLINE QUIZ ON INFORMATION SECURITY AWARENESS & PLEDGE ON COMPUTER SECURITY DAY	ISD IS CONDUCTING A QUIZ ON Computer Security/ Information Security for employees to assess the level of their awareness towards information security.
21	04/09/2026	588/2026 - 27	FINANCE/FC-ACCOUNTS/4/2026-27	OPENING AND OPERATION OF POOLING ACCOUNTS UNDER PRODUCT CODE 5016-2401	The Standard Operating Procedure (SOP) for opening and operating Pooling Accounts under product code 5016-2401 has been revised in accordance with the directives of the Risk Management Committee- Retail Business in Operations (RMC RB & OPS) to incorporate necessary operational/ process related changes.
22	04/09/2026	589/2026 - 27	NBG/RE,H*HD-BF/27/2026-27	REHBU: BUILDER FINANCE - SANCTION OF LOANS FOR RESIDENTIAL HOUSING PROJECTS - REVISED STANDARD OPERATING PROCEDURES (SOP)	Based on the 'Policy On Credit Facilities', issued by CPPD, the SOP on "Sanction of Loans for Residential Housing Projects" has been revised which is placed as Annexure 'A' of this circular.
23	04/09/2026	590/2026 - 27	NBG/PBU/AL-AUTOLOANS/7/2026-27	RETAIL LOANS: AUTO LOANS: CERTIFIED CAR LOANS: SOP: TIE UP ARRANGEMENT WITH RUPPY (AUTO PORTAL OWNED BY GIRNAR SOFTWARE PVT LTD) FOR CERTIFIED/ USED CAR LOANS	Competent authority has approved tie-up arrangement with Ruppy (Auto Portal Owned By Gimar Software Pvt Ltd) for Certified/ Used Car Loans.
24	05/09/2026	591/2026 - 27	NBG/SMEBU-SPLPROJ/36/2026 - 27	SMEBU PABL & PASBL: LAUNCH OF PABL AND PASBL CONNECT CAMPAIGN, PERIOD: 01.09.2026-31.03.2027	To boost PABL and PAsBL conversion and drive Business growth during the year 2026-27, need has been felt to launch PABL and PAsBL Connect campaign which will run from 01.09.2026 to 31.03.2027
25	05/09/2026	592/2026 - 27	R&DB/P&SP-DEBITCARD/4/2026-27	SBI DEBIT CARD: DEVICE BASED TOKENISATION IN GOOGLE PAY AND PHONENE	As part of Bank's continued efforts to expand the tokenization ecosystem and provide customers with a wider range pf secure payment options, Tokensiation of RuPay Debit Cards on Google Pay and Visa Debit Cards on PhonePe have now been enabled.
26	05/09/2026	593/2026 - 27	NBG/SMEBU-SBI FLEET/37/2026-27	SME ADVANCES: DISCONTINUATION OF PRODUCT FLEET FINANCE UNDER TIE-UP WITH MAHINDRA AND MAHINDRA FINANCIAL SERVICES LIMITED (MMFSL)	Fleet Finance under tie-up with MMFSL has been reviewed, and it has been decided by the competent authority to discontinue "FLEET FINANCE UNDER TIE-UP WITH MAHINDRA AND MAHINDRA FINANCIAL SERVICES LIMITED (MMFSL)" with immediate effect.

With revolutionary greetings,



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