

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.171/2026

Date: 27.09.2026

To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE

20.09.2026 to 26.09.2026

As a part of "WEEKLY KNOWLEDGE UPDATE", we have once again compiled gist of e-circulars for the period 20.09.2026 to 26.09.2026. We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 20.09.2026 & 26.09.2026

SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	21/09/2026	644/2026 - 27	NBG/SME/SCFU-e-DFS/63/2026 - 27	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) TIE UP RENEWAL MODIFICATIONS FOR FINANCING THEIR DISTRIBUTORS/ DEALERS/ SUB DEALERS OF (I) TVS MOTOR COMPANY LTD (II) TVSM AND TVS HOLDINGS PRIVATE LIMITED	Bank has renewed with modifications the tie up with (i) TVS Motor Company Limited (TVSM)- for inventory funding, (ii) TVSM and TVS Holding Private Limited for spares funding, (iii) TVS Motor Company Ltd (TVSM) for financing their authorised dealers(sub-dealers) under Electronic Dealer Finance Scheme (e-DFS).The detailed terms and conditions of the Tie Up are placed at Annexure - I,II & III of the circular.
2	21/09/2026	645/2026 - 27	CCO/CPD-ADV/54/2026 - 27	REVAMP OF CREDIT APPROVAL PROCESS IN CIRCLES: INCLUSION OF RCC PROPOSALS UNDER THE CCRD PURVIEW	Bank has decided to include all credit proposals of Rs 5.00 Crore and above falling within the discretionary power of RCC under the purview of CCRD against the existing process flow where credit proposals falling within the discretionary powers of CLCC and ZCC are referred to CCRD.The workflow of credit proposals falling with the delegated financial powers of Regional Credit Committee (RCC) is given in the circular.
3	21/09/2026	646/2026 - 27	NBG/BRNWM-BRANCHES/1/2026 - 27	COMPLIANCE WITH DIRECTIONS REGARDING USAGE OF DESIGNATED NUMBERING SERIES (1600108333 & 1409768333) FOR SERVICE, TRANSACTIONAL, AND PROMOTIONAL CALLS: MISUSE OF 1600108333 FOR PROMOTIONAL CALLS	The circular stands withdrawn
4	21/09/2026	647/2026 - 27	NBG/RE,H&HD-HL/29/2026 - 27	REHB: "MISSION SURAKSHA": CAMPAIGN FOR SBI LIFE RINN RAKSHA	Bank has launched a campaign named "Mission Suraksha" for SBI Life RiNn Raksha ,indicating significant scope for enhancing financial protection of our home loan customers as well as opportunity to deepen the Bank's business in RE portfolio, with a view to mitigate the risk of non-repayment in the event of unfortunate demise of the borrower. The campaign is for the period of 01.09.2026 to 31.10.2026 and the available business potential and current penetration levels are enclosed as Annexure - A.
5	21/09/2026	648/2026 - 27	NBG/FI & MM/BC/CSP/22/2026 - 27	STANDARD OPERATING PROCEDURE (SOP) BGL ACCOUNT USED FOR INITIAL CASH DEPOSIT PARKING IN BC CHANNEL	Bank has introduced a Standard Operating Procedure (SOP) by removing the need to route the initial deposits of all new accounts at CSP outlets through the initial deposit BGL account 4599259,which is updated and enclosed herewith as Annexure.
6	21/09/2026	649/2026 - 27	NBG/BRNWM-BRANCHES/2/2026 - 27	COMPLIANCE WITH DIRECTIONS REGARDING USAGE OF DESIGNATED NUMBERING SERIES (1600108333 & 1409768333) FOR SERVICE, TRANSACTIONAL AND PROMOTIONAL CALLS: MISUSE OF 1600108333 FOR PROMOTIONAL CALLS	Bank has issued important instructions regarding the usage of 1600108333 for making service and transactional calls only and 1409768333 for making promotional and marketing calls only. Employees must take due care while selecting optiona and should ensure use of professional language while interacting.
7	21/09/2026	650/2026 - 27	TB-S&SP/PA/SBIePay /4/2026 - 27	PAYMENT AGGREGATOR: SBIEPAY REVISED MERCHANT AGREEMENT	Bank has reviewed and modified SBlePay merchant agreements both for private and government in view of the dynamic operational and regulatory environment aligned with the extant regulatory guidelines, Bank's policies, best market practices and safeguard bank's interest against fraud in online space.Revised merchant agreements for Private and Government merchants are placed as Annexure - I and Annexure - II respectively to this circular.

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
8	22/09/2026	651/2026 - 27	NBG/RL/PEN LOANS /20/2026 - 27	PENSION LOAN: REVISION OF LOAN ELIGIBILITY PARAMETER	Bank has issued a revised loan eligibility parameters for SBI pension loan/ SBI pension loan for treasury pensioners/SBI pension loan scheme for PSUs pensioners/ Jay jawan pension loan
9	23/09/2026	652/2026 - 27	NBG/SME/SCFU-e-DFS/64/2026 - 27	ELECTRONIC DEALER FINANCE SCHEME (E DFS): TERMINATION OF TIE-UP: THE INDIA CEMENTS LIMITED (ICL)	Bank has terminated the tie-up with THE INDIA CEMENTS LIMITED (ICL)
10	23/09/2026	653/2026 - 27	NBG/SME/SCFU-e-DFS/65/2026 - 27	SUPPLY CHAIN FINANCE: ELECTRONIC DEALER FINANCING SCHEME (E-DFS) TERMINATION OF TIE-UP: ASHOK LEYLAND LTD POWER SOLUTION BUSINESS (ALLPSB)	It has been decided by the competent authority to terminate the tie up with ASHOK LEYLAND LTD POWER SOLUTION BUSINESS (ALLPSB)
11	23/09/2026	654/2026 - 27	NBG/SME/SCFU-e-DFS/66/2026 - 27	SUPPLY CHAIN FINANCE: ELECTRONIC DEALER FINANCING SCHEME (E-DFS) TERMINATION OF TIE-UP: J K LAKSHMI CEMENT LTD (JKLC)	It has been decided by the competent authority to terminate the tie up with J K LAKSHMI CEMENT LTD (JKLC)
12	23/09/2026	655/2026 - 27	NBG/SME/SCFU-e-DFS/67/2026 - 27	SUPPLY CHAIN FINANCE UNIT(SCFU): ELECTRONIC DEALER FINANCING SCHEME (E-DFS) NEW TIE UP WITH ADITYA INFOTECH LIMITED (AIL) FOR FINANCING THEIR DEALERS/DISTRIBUTORS	Bank has entered tie-up with ADITYA INFOTECH LIMITED (AIL) for financing their dealers/ Distributoris under e-DFS.
13	24/09/2026	656/2026 - 27	NBG/TBU-CCG/15/2026 - 27	SUNSET OF PRODUCT: ISSUE AND ENCASHMENT OF ELECTORAL BOND	The competent authority has approved to withdraw/sunset the product "Issue and Encashment of Electoral Bond"
14	24/09/2026	657/2026 - 27	R&DB/BOD-BO/23/2026 - 27	OPENING OF BANK'S BRANCHES/OFFICES ON SUNDAY, 27.09.2026 AND SECURITY ARRANGEMENTS IN VIEW OF PROPOSED BANK STRIKE FROM 28.09.2026 TO 30.09.2026	The Bank decided to open Branches/ Offices on Sunday, 27.09.2026
15	24/09/2026	658/2026 - 27	CDO/P&HRD-PM/32/2026 - 27	STAFF: SUPERVISING REVISION IN CEILING OF REIMBURSEMENT OF LODGING EXPENSES TO OFFICERS	In view of the current hotel tariffs, the existing reimbursement ceilings have been reviewed to avoid inconvenience to the officers, while performing official duties.
16	24/09/2026	659/2026 - 27	NBG/GAD-GBU/15/2026 - 27	GOVERNMENT BUSINESS LAUNCH OF 'PUBLIC PROVIDENT FUND (PPF) NOMINATION DRIVE, 2026' CAMPAIGN PERIOD - FROM 01.10.2026 TO 31.12.2026	It has been decided to launch a campaign for registration of nomination in Public Provident Fund (PPF) accounts for a period of 3 months starting from 01.10.2026 to 31.12.2026.
17	24/09/2026	660/2026 - 27	CDO/Ethics/5/2026 - 27	ETHICAL COMMUNICATION AT WORKPLACE: DO'S AND DON'TS	The Ethics & Business Conduct Department has reviewed and revised the "Do's and Don'ts for Ethical Communication at Workplace" to provide practical guidance on expected standards of communication and behaviour.
18	25/09/2026	661/2026 - 27	FINANCE/FC-ACCOUNTS/5/2026 - 27	CIRCULAR ON REFUND OF EXCESS SHORT ERRONEOUS INTEREST AND COMMISSION CONTROL MECHANISM	For better implementation of the guidelines and ease of understanding, the consolidated instructions governing refunds arising from excess, short or erroneous application of interest and commission, together with the prescribed control mechanism, are reiterated via the circular.
19	25/09/2026	662/2026 - 27	CRO/RMD-CRMD/7/2026 - 27	MAPPING OF INTERNAL AND EXTERNAL RATINGS	The procedure mentioned in the circular must be adopted with respect to the mapping exercise at the time of Credit Risk Assessment as well as review of External Rating.
20	25/09/2026	663/2026 - 27	NBG/TBU-LTP/16/2026 - 27	CURRENT ACCOUNT - SOP FOR ON-BOARDING OF GOVERNMENT ENTITY FOR CURRENT ACCOUNT	SOP for uniform On-boarding of Govt Entities for Current Accounts ver 1.0 has been prepared, in accordance with SPMF document. The SOP consolidates updated guidelines in onboarding Govt entities for Current Account and is intended to serve as a ready reference for operating functionaries.
21	25/09/2026	664/2026 - 27	NBG/PBU/RES-RES/16/2026 - 27	STANDARD OPERATING PROCEDURE (SOP) ON SAVINGS BANK ACCOUNT & TERM DEPOSITS OF GOVERNMENT ENTITY	The consolidated SOP has been compiled to enable the operating functionaries to have current instructions at one place and a copy of the same is attached as an annexure to this circular

With revolutionary greetings,



Shubhajyoti Chattopadhyay

Shubhajyoti Chattopadhyay
General Secretary
Mobile: 9434551152