STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE
04.10.2026 to 10.10.2026

As a part of **"WEEKLY KNOWLEDGE UPDATE",** we have once again compiled gist of e-circulars for the period 04.10.2026 to 10.10.2026 We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 04.10.2026 & 10.10.2026

SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	5/10/2026	705/2026 - 27	NBG/RL/EL /21/2026 - 27	EDUCATION LOAN: ADDITION OF 16 INSTITUTIONS IN QHEIS AND UPDATION OF INSTITUTIONS LIST UNDER SCHOLAR LOAN SCHEME	PM-Vidyalaxmi Scheme was rolled out vide Circular No NBG/RL?RE?06/2025-26 dated 02.06.2025 with 860 Quality Higher Educatinal Institutions (QHEIs) identified for collateral free, guarantee free loans. Further, additions were made to the list, taking the total QHEIs as 1425. As per the notification, two new institutions, along with 14 institutions that had previously been removed have been included in the existing list of 1425 QHEIs. Thus making the total of 1441 institutions.
2	5/10/2026	706/2026 - 27	CCO/CPPD-ADV/58/2026 - 27	POLICY ON APPOINTMENT OF NOMINEE DIRECTORS ON THE BOARD OF COMPANIES ASSISTED BY THE BANK	Refer to the e-circular no. CCO/CPPD-ADV/116/2024-24 dated 27.03.2025 wherein detailed guidelines were issued on Appointment of Nominee Directors on the Board of Companies assisted by the Bank. In view of RBI directions 2025 issued on 28th November 2025, modifications have been made in the existing policy. Revised policy appended in Annexure.
3	5/10/2026	707/2026 - 27	NBG/RESOURCE S-SP/8/2026 - 27	SALARY PACKAGE ACCOUNTS: MODIFICATIONS IN CONSENT CUM CONVERSION APPLICATION FORM WHICH IS TO BE SUBMITTED BY CUSTOMER ON OPENING OF NEW ACCOUNT / CONVERSION OF EXISTING ACCOUNT INTO SALARY PACKAGE AC	With reference to the captioned subject, to ensure that the consent cum conversion form is upto date with changing dynamics and variuos guidelines issued by the Bank with respect to Salary Package customers, Bank has reviewed the existing format and revised the same. The revised format enclosed with the circular is to be submitted by the customer in case of new salary package account opening/conversion of existing into salary package account.
4	5/10/2026	708/2026 - 27	GMU/Back Office-Forex/SP-MISC/14/2026 - 27	NTB CUSTOMER CAMPAIGN CAMPAIGN FOR ONBOARDING OF NTB CUSTOMERS FOR FOREX BUSINESS EXTENSION IN CAMPAIGN PERIOD TILL 30.11.2026	A campaign was launched vide e-Circular no GMU/Back-Office-Forex/SP-MISC/6/2026-27 dated 01.07.2026 through which NTB customer campaign was launched for the period of 01.07.2026 to 30.09.2026. It has now been decided to extend the NTB Customer Campaign beyond 30.09.2026 i.e. till 30.11.2026. campaign related instruction will remain unchanged with the same targets.
5	5/10/2026	709/2026 - 27	R&DB/PBU/CD&e-COM-GL/9/2026 - 27	RE- INTRODUCTION OF 6 MONTHS BULLET REPAYMENT GOLD LOAN	The 6 months Bullet Repayment Gold Loan variant, which was earlier available under P-Gold Loan, is being re-introduced to provide customers with an additional short-term repayment option and to cater to diverse customer requirements. Detailed product feature is attached with the circular.
6	6/10/2026	710/2026 - 27	ABU&GSS/AGRI-ICGL/38/2026 - 27	ABU & GSS DEPARTMENT:- INVESTMENT CREDIT DHAMAKA CAMPAIGN FOR PORTFOLIO DIVERSIFICATION FROM 01.10.2026 TO 31.12.2026	INVESTMENT CREDIT DHAMAKA CAMPAIGN from 01.10.2026 to 31.12.2026: Objective of the Campaign is improvement in our performance in the investment credit more particularly in Agri & Food Enterprises Loan (AFEL). Improve our Priority sector lending & diversify the Agri Book.
7	6/10/2026	711/2026 - 27	ABU&GSS/AGRI-ICGL/39/2026 - 27	ABU & GSS DEPARTMENT: MULTIPURPOSE GOLD LOAN (FARM & ALLIED) "GOLDEN LEAP SEASON 3.0: AGRI GOLD LOAN" CAMPAIGN 01ST OCTOBER 2026 TO 31ST DECEMBER 2026	AGL being a part of PSL, a Campaign has been launched by bank "GOLDEN LEAP SEASON 3.0: AGRI GOLD LOAN CAMPAIGN" from 01.10.2026 to 31.12.2026 with and objective of achieving a growth of Rs 10,000 Cr during campaign period.

Shubhajyoti Chattopadhyay
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8	7/10/2026	712/2026 - 27	NBG/SME/SCFU-e-DFS/71/2026 - 27	E-DFS TIE UP WITH TITAN COMPANY LIMITED (TCL) FOR FINANCING THEIR FRANCHISEES-JEWELLERY DIVISION (TANISHQ PRODUCTS) MODIFICATION-ENHANCED BUSINESS CAP-RS 2340 CR	We have entered into a tie-up with Titan company Limited (TCL) for financing their Franchisees. The tie up was last renewed with modifications in products features and revised terms and conditions were issued vide e-Circular no NBG/SME/SCFU-e-DFS/153-2024-25 dated 06.02.2026. The Tie-up was last modified and modified terms and conditions were issued vide e-Circular no. NBG/SME/SCFU-e-DFS/65/2025-26 DATED 30.10.2026. The tie up has now been modified with enhancement in business cap from Rs. 1875 Cr to Rs.2340 Cr.
9	7/10/2026	713/2026 - 27	NBG/SME/SCFU-e-DFS/72/2026 - 27	ELECTRONIC DEALER FINANCE SCHEME (E-DFS) TIE-UP WITH KALYAN JEWELLERS INDIA LIMITED (KJIL) FOR FINANCING THEIR FRANCHISEES MODIFICATION-ENHANCED BUSINESS CAP-RS 1700 CR	We have entered into tie up with Kalyan Jewellers India Limited (KJIL) for financing their dealers. The e-DFS tie up with Kalyan Jewellers India Limited was last renewed with modifications in product features and revised terms and conditions were issued vide Circular no **NBG/SME/SCFU-e-DFS/40/2025-26 dated 21.08.2025**. The tie up was last modified and modified terms and conditions were issued vide e-circular no **NBG/SME/SCFU-e-DFS/25/2026-27 dated 29.06.2026**.The tie up has now been modified and enhancement in Business Cap from Rs.1250 Cr to Rs. 1700 Cr. All other terms and conditions remain unchanged.
10	7/10/2026	714/2026 - 27	NBG/NBG/AC-NBG-ATM/5/2026 - 27	REVIEW OF STANDARD OPERATING PROCEDURE (SOP) FOR PHYSICAL SECURITY OF ATMS: VERSION 3.0	The Standard Operating Procedure(SOP) (Version 2.0) for physical security of ATMs was issued and circulated vide e-Circular No NBG/NBG/AC-NBG-ATM/4/2023-24 dated 23.08.2023. A revised SOP (Version 3.0) issued incorporating subsequent changes/instructions. A copy of the SOP is also placed in SBI Times under the path - **"My Workplace > Manuals / Master Circular / Policies /SOP > Anytime Channel Vertical"**
11	7/10/2026	715/2026 - 27	NBG/SME/SCFU-e-DFS/73/2026 - 27	ELECTRONIC DEALER FINANCE SCHEME (E-DFS); RENEWAL WITH MODIFICATIONS: TIE-UP WITH ASAHI INDIA GLASS LTD(AIS) FOR FINANCING THEIR DEALERS	We have entered into tie up with Asahi India Glass Ltd (AIS) in 2011 for financing their dealers. The e-DFS tie up with Asahi India Glass Ltd was last renewed in October 2023 and instructions were issued vide Circular no. NBG/SME/SCFU-e-DFS/85/2023-24 dated 07.10.2023. The tie up has now been renewed without modifications for a further period of 24 months on the terms and conditions placed at Annexure- i in circular.
12	7/10/2026	716/2026 - 27	NBG/PBU/RES-RES/18/2026 - 27	CAMPAIGN 'ABCD KA CHAMPION-MISSION RS. 20 TRILLION' FOR MOBILIZING SAVINGS BANK DEPOSITS PERIOD Q3 FY'27	To leverage the Bank's intensive branch network, Hon'ble Chairman gave a call for ABCD- All Branches to contribute to Deposit, which is built on the principle that wach branch must contribute for deposit mobilisation. To give further momentum to ABCD, We propose to launch a campaign **"ABCD ka champion Mission Rs 20 Trillion"** to boost in Savings Bank Deposit growth with participationof every branches.
13	7/10/2026	717/2026 - 27	ABU&GSS/ABU-MC&SHG/40/2026 - 27	AGRI BUSINESS UNIT : SHG GRADING FORMAT INLINE WITH NABARD GUIDELINES	The SHG grading format is an important component of Bank's SHG Lending process and is used for assessment and creditworthiness & performance of the SHG's. The SHG grading format has been revised inline with the NABARD Latest guideline as prescribed vide NABARD Circular dated 10.08.2022. The revised grading format shall supersede the grading format presently prescribed under the bank's existing circular.
14	8/10/2026	718/2026 - 27	NBG/SMEBU-CAMPAIGN/46/2026 - 27	SME BUSINESS UNIT ECOSYSTEM BANKING UNIT: LAUNCH OF CAMPAIGN: "ECO SYSTEM ADVANTAGE PHASE I": PERIOD - FROM 01.10.2026 – 31.12.2026	Eco-System Banking Unit (ESBU) has been formed at SMEBU to instutionalise and accelerate Eco-System led business development across Bank to comprehensively capture the entire business ecosystem of the borrower units and their group entities. In order to capture the Salary account and ecosystem business opportunities with the existing SME Units, it has been decided to launch a campaign : "Eco System Advantage Phase i" from 01.10.2026 to 31.12.2026 for improving CSP penetration, increasing funding of salaries, growth in SB balance.
15	8/10/2026	719/2026 - 27	NBG/RL/EL /22/2026 - 27	EDUCATION LOAN: EXTENSION OF VALIDITY OF CONCESSIONAL INTEREST RATE FOR EDUCATION LOANS TO STUDENTS OF IIMS, IIFTS, ISBS, XIMB, BITS PILANI AND XLRIS	Concessional prcing was extended to students admitted to premier educational institutions, including IIMs (excluding IIM Guwahati), IIFTs, ISBs, XIMB, BITS Pilani and XLRI Jamshedpur, vide Circular No **NBG/RL/EL/4/2026-27 Dated 16.05.2026.** The concession under the aforesaid circulars was valid up to 30.09.2026. The Competent Authority has now approved the continuation of the 15-basis- point concession for the instutions (listed in the annexure) from 01.10.2026 up to 31.12.2026
16	8/10/2026	720/2026 - 27	NBG/RE,H&HD-HL/33/2026 - 27	REHBU FESTIVE CAMPAIGN - KHUSHYION KA TYOHAR	The Festive season witnessed hightened home-buying momentum, with customers seeking to comlete their bookings and registrations during the auspicious period. To leverage this upcoming demand surge and to further empower our sourcing teams on the ground, it has been decided to launch a Home Loan festive campaign - 'Khushiyon Ka Tyohar'. **Campaign period- Oct'26 to Dec'26, Campaign Target - 35,000 Cr**

Shubhajyoti Chattopadhyay
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17	9/10/2026	721/2026 - 27	NBG/SME/SCFU-e-DFS/74/2026 - 27	ELECTRONIC DEALER FINANCE SCHEME (E-DFS): TIE-UP WITH ASHIRVAD PIPES PVT LTD (APPL): FOR FINANCING THEIR DEALERS / DISTRIBUTORS RENEWAL WITHOUT MODIFICATIONS	We have entered into tie up with M/s Ashirvad Pipes Pvt Ltd (APPL) in 2018 for financing their dealers/distributors. the e-DFS tie up with with M/s Ashirvad Pipes Pvt Ltd was last renewed in October 2023 and instructions were issued vide Circular no NBG/SME/SCFU-e-DFS/87/2023-24 dated 11.10.2023. The tie up has now been renewed without modifications for a further period of 24 months on the terms and conditions placed at Annexure- i in circular.
18	9/10/2026	722/2026 - 27	NBG/GAD-GBU/18/2026 - 27	GOVT. BUSINESS: INTEREST RATES FOR SMALL SAVINGS SCHEMES QUARTER-3 FY 2026-27	The interest rate for Small Savings Schemes were kept unchanged.

With revolutionary greetings,



Shubhajyoti Chattopadhyay
(General Secretary)