STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

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To All Members (Please Circulate)

EMPOWERMENT SERIES WEEKLY KNOWLEDGE UPDATE
08.11.2026 to 14.11.2026

As a part of **"WEEKLY KNOWLEDGE UPDATE",** we have once again compiled gist of e-circulars for the period 08.11.2026 to 14.11.2026 We are delighted to bring out this compilation under **Empowerment Series** for circulation amongst members.

SYNOPSIS OF CIRCULARS ISSUED BETWEEN 08.11.2026 & 14.11.2026

SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
1	11-09-2026	814/2026 - 27	R&DB/AGNYBKG-CB/9/2026 - 27	MASTER DIRECTION ON NOTE SORTING MACHINES	RBI has updated and consolidated the existing instructions on Note Sorting Machines (NSMs) as Master Directions vide their notification No. RBI/DCM/2026-27/473 DCM(NPD) No S2154/18.00.014/2026-27 dated October 02, 2026. Earlier Circular in this subject stands withdrawn from the date of this direction.
2	11-09-2026	815/2026 - 27	CDO/P&HRD-PM/41/2026 - 27	HUMAN RIGHTS POLICY OF THE BANK	The Central Board, in its meeting dated 21.10.2026, has approved a comprehensive Human Rights Policy to formulise the Bank's commitment to dignity, fairness and equality, and to provide structured framework for sustainable and inclusive growth. Copy of the policy is attached with the circular.
3	11-11-2026	816/2026 - 27	NBG/CVE-BU/SBI General/24/2026 - 27	CUSTOMER VALUE ENHANCEMENT– SBI GENERAL CYBER VAULTEDGE INSURANCE ON YONO BRANCH PORTAL	Cyber Vaultage Insurance was launched in 2025. This product is presently being solicited through Cross Sell App in CBS. Now, the product is also available on YONO Branch Portal for purchase journey.
4	11-11-2026	817/2026 - 27	CCO/ESG-CFU/3/2026 - 27	FORMATION OF GREEN CLUB REVISED INSTRUCTIONS	The Green Club parameters / metrics have been refined to keep the activities more aligned with the Bank's commitment to achieve carbon neutrality in internal operations by 2030 and net zero by 2055.
5	11-11-2026	818/2026 - 27	NBG/BRNWM-BRANCHES/3/2026 - 27	DOCUMENT MANAGEMENT CENTRE (DMC) – NEW SETUP POST LCPC CONSOLIDATION - PROCESS MANUAL	Cyber Vaultage Insurance was launched in 2025. This product is presently being solicited through Cross Sell App in CBS. Now, the product is also available on YONO Branch Portal for purchase journey.
6	11-11-2026	819/2026 - 27	CCO/CPPD-ADV/68/2026 - 27	STANDARD OPERATING PROCEDURE (SOP) ON HANDLING/TRACKING OF CENTRAL GOVERNMENT GUARANTEED ACCOUNTS FOR THE PURPOSE OF INCOME RECOGNITION, ASSET CLASSIFICATION AND PROVISIONING	Based on RBI circular no RBI/2023-24/06 dated 01.04.2026, SOP on handling /Tracking of Central Government Guaranteed Accounts for the purpose of Income Recognition ,Asset Classification and Provisioning has been revised.
7	11-11-2026	820/2026 - 27	CCO/CPPD-ADV/69/2026 - 27	THE BANKERS' BOOKS EVIDENCE ACT, 2026	Instructions on Banker's Book Evidence Act, 1891 were last issued vide e-Circular no CCO/CPPD-ADV/34/2009-10 dated 21.07.2009. Government of India, Ministry of Finance has enacted Bankers' Book Evidence Act, 2026 to replace the 135-year-old Bankers' books Evidence 1891, marking comprehensive overhaul of leagal framework governing the evidentiary values of banking records. Copy of the Act is placed in Annexure -A of the circular.
8	11-12-2026	821/2026 - 27	GMU/Back Office-Forex/SP-MISC/18/2026 - 27	CORRESPONDENT RELATIONS: OPENING OF NOSTRO ACCOUNT WITH ANZ BANK-AUSTRALIA	Global market Unit, Mumbai has opened a new Nostro Account with ANZ Bank -Australia for general purpose transactions.

Shubhajyoti Chattopadhyay
General Secretary
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SI NO	CIRCULAR DATE	MASTERS SR NO.	DEPARTMENTS NO.	SUBJECT	GIST OF CIRCULAR
9	13/11/2026	822/2026 - 27	NBG/PBU/RES-RES/21/2026 - 27	SAVINGS BANK ACCOUNT FOR MINORS: PEHLA KADAM AND PEHLI UDAAN - MODIFICATION	Following the migration of digital banking platform to YONO 2.0, the Internet Banking and Mobile Banking have been integrated into a unified architecture. Accordingly, it has been decided by the Competent Authority that the per day transactions limit on YONO App and YONO web for both the products, namely "Pehla Kadam and Pehli Udaan" has been revised as mentioned in the circular.
10	13/11/2026	823/2026 - 27	NBG/PBU/RES-RES/22/2026 - 27	STANDARD OPERATING PROCEDURE (SOP) FOR SAVINGS BANK ACCOUNTS AND TERM DEPOSITS OF GOVERNMENT ENTITIES - MODIFICATION	Standard Operating Procedure (SOP) for Savings Bank and Term Deposits of Government entities has been revised.
11	13/11/2026	824/2026 - 27	CDO/STU-MNDTRY LEAR/12/2026 - 27	ADDENDUM TO MANDATORY LEARNING GUIDELINES: FY27 EMPLOYEES UPTO SMGS-V (GENERALIST & SPECIALIST CADRE) - EXTENSION OF TIMELINE FOR COMPLETION OF E-LESSONS AND COURSERA COURSES FROM 31.10.26 TO 30.11.26	Timeline for completion of e-Lessons and Coursera Courses has been extended from 31.10.2026 to 30.11.2026 as a one-time special measure, providing pending employees an additional opportunity to complete their assigned e-Lessons and Coursera courses and ensure compliance with the Bank's Mandatory Learning.

With revolutionary greetings,



Shubhajyoti Chattopadhyay
(General Secretary)