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स्टेट बैंक ऑफ इंडिया ऑफिसर्स एसोशिएशन State Bank of India Officers' Association (Patna Circle)

All Letters to be
Addressed to the
General Secretary

Regd. No. 1872 of 1975
(REGISTERED UNDER TRADE UNION ACT - 1926)

State Bank Building
2nd Floor, Local Head Office
West Gandhi Maidan
Patna - 800 001

CIRCULAR NO.- CIRASSN/25-26/01

DATE : 16.04.2025

BE UNITED - BE INFORMED

We have been running the campaign of “Be Ethical – Be United” for past few years and have garnered a huge response from the members and the management alike. Our members are now recognizing the importance of ethics in each and every aspect of their life, including their work and have started questioning unethical practices and behaviour unitedly.

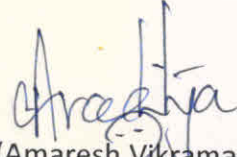
The current banking scenario and challenges, that include a fiercely competitive market and ever evolving technological advancements, have made us feel the need to take our campaign a step further. We all know that “Knowledge is Power” and keeping ourselves acquainted and updated with the current instructions of the bank will not only be in the benefit of our bank but also beneficial to our members. Recently, there has been a spurt in Disciplinary Proceedings cases also and in most of the cases, the officers are either innocent or are a victim of mistakes or omissions committed due to lack of knowledge. A well-informed and prudent comrade is not only less likely to commit inadvertent mistakes but also is empowered to improve the performance of the bank.

Accordingly, beginning 01.04.2025, we have launched a new campaign “Be United – Be Informed”. In this campaign, we will be periodically providing various enablers to our members for remaining informed and updated with the current instructions of the bank.

Under this campaign “Be United – Be Informed”, we will be fortnightly publishing the “gist of current e-Circulars” issued by the bank in online mode, which will not only keep our members updated with the instructions of the bank but also serve as a ready reckoner in times of such needs. We hope this campaign will further empower our members.

The gist of e-circulars for the first fortnight of FY 2025-26 is attached as Annexure for your referral.

Be Ethical – Be United
Be United – Be Informed


(Amaresh Vikramaditya)
General Secretary

Gist of e-Circulars – 01

Date (MMDDYYYY)	Master Serial	Department Serial	Title
04-01-2025	9/2025 - 26	IT/GLOBALIT-PE- 1/1/2025 - 26	STANDARDIZED SPECIFICATIONS FOR IT HARDWARE (DESKTOPS, LAPTOPS, PRINTERS & SCANNERS)
04-01-2025	8/2025 - 26	NBG/PB/C^ITU- CSP/1/2025 - 26	SALARY PACKAGE ACCOUNTS: CORPORATE SALARY PACKAGE AND START UP SALARY PACKAGE - LIST OF WHITELISTED CAG/ CCG LINKED CORPORATES
04-01-2025	7/2025 - 26	NBG/RL/EL /1/2025 - 26	STATUTORY AUDIT RETAIL LOANS: AUDITOR'S CERTIFICATE FOR INTEREST SUBSIDY IN CSIS, ACSI SOBCEBC AND PADHO PARDESH SCHEMES
04-01-2025	6/2025 - 26	R&DB/CM&CS - CS/1/2025 - 26	INTRODUCTION OF MENTORSHIP AT CIRCLES AND MEETING WITH DIS-SATISFIED CUSTOMERS
04-01-2025	5/2025 - 26	NBG/SMEBU- WAREHOUSE/1/2 025 - 26	SME BUSINESS UNIT COMMODITY BACKED WAREHOUSE RECEIPT (WHR) PRODUCT REVIEW WITH MODIFICATIONS
04-01-2025	4/2025 - 26	NBG/RE,H&HD- HL/1/2025 - 26	VENDOR VERIFICATION MODULE (VVM) - REASSIGNMENT OF VERIFICATION TASK TO ADVOCATES AND VALUERS
04-01-2025	3/2025 - 26	NBG/MGL/1/202 5 - 26	METAL GOLD LOAN (MGL) MASTER CIRCULAR UPDATED AS ON 15.03.2025
04-01-2025	2/2025 - 26	NBG/ABU/PSLPP- PSL/1/2025 - 26	PRIORITY SECTOR LENDING (PSL)- TARGETS AND CLASSIFICATION
04-01-2025	1/2025 - 26	CDO/P&HRD- PM/1/2025 - 26	"NEW LTC/HTC SCHEME" CALCULATION OF NOTIONAL ENTITLEMENT – LTC RATE FOR FY 2025-26
04-02-2025	10/2025 - 26	NBG/RE,H&HD- HL/2/2025 - 26	MODIFICATION IN OPERATING INSTRUCTIONS - REVERSE MORTGAGE LOAN (RML)
04-02-2025	11/2025 - 26	NBG/RE,H^HD- HOME TOP/3/2025 - 26	HOME TOPUP LOANS MODIFICATIONS IN OPERATING INSTRUCTIONS
04-02-2025	12/2025 - 26	R&DB/BOD- IBA/1/2025 - 26	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS - COMMENTS OF MEMBER BANKS
04-02-2025	13/2025 - 26	NBG/PB/C^ITU- CSP/2/2025 - 26	SALARY PACKAGE ACCOUNTS: IDENTIFICATION OF ACCOUNT OPENING TEAM (AOT) & ROLE AND RESPONSIBILITIES OF CSRMS, CSPTLS & RMDBS
04-02-2025	14/2025 - 26	NBG/RE,H&HD- HL/4/2025 - 26	YONO INSTA HOME TOP UP LOANS - MODIFICATIONS IN OPERATING INSTRUCTIONS
04-02-2025	15/2025 - 26	CCO/CPPD- ADV/1/2025 - 26	REVISED CREDIT APPROVAL FOR NEW CONNECTION: FORMAT FOR SEEKING APPROVAL OF INDICATIVE TERM & CONDITIONS
04-03-2025	16/2025 - 26	NBG-AB- IC&GL/ABU-ICGL- GOLDLOAN/1/20 25 - 26	ABU & GSS DEPARTMENT : MPGL-FARM & ALLIED : DISCONTINUATION OF LOAN AMOUNTS UPTO RS 2.00 LAKHS, WAIVER OF PROCESSING FEE FOR LOAN AMOUNT ABOVE RS 2.00 LAKHS AND UPTO RS 3.00 LAKHS Q1 FY26



04-03-2025	17/2025 - 26	NBG/SBIPL/1/2025 - 26	SBIPL: "BE POSITIVE" CAMPAIGN
04-03-2025	18/2025 - 26	NBG/MEGSS/1/2025 - 26	REVIEW OF PRODUCT: DIFFERENTIAL RATE OF INTEREST (DRI) SCHEME
04-03-2025	19/2025 - 26	NBG/TBU-CAMPAIGN/1/2025 - 26	TRANSACTION BANKING MARKETING DEPARTMENT LAUNCH OF "KAIZEN-CONTINUOUS IMPROVEMENT" CAMPAIGN FOR OPENING OF CURRENT ACCOUNT THROUGH VKYC 01ST APRIL 2025 TO 30TH JUNE 2025
04-03-2025	20/2025 - 26	AML-CFT/AML-CFT-MEASURES/1/2025 - 26	STANDARD OPERATING PROCEDURE (SOP) NAME SCREENING PROCESS AT BRANCHES (VERSION 5.0)
04-04-2025	21/2025 - 26	R&DB/BOD-INS/2/2025 - 26	DIRECTOR'S & OFFICER'S LIABILITY INSURANCE POLICY 2025-26
04-04-2025	22/2025 - 26	CFO/FRT-TAX/1/2025 - 26	TDS AND TCS COMPLIANCE FOR F.Y. 2025-26
04-04-2025	23/2025 - 26	NBG/PB/CATU-SP/3/2025 - 26	SALARY PACKAGE ACCOUNTS: OFFERING GROUP TERM LIFE INSURANCE POLICY TO SALARY ACCOUNT HOLDERS POLICY
04-04-2025	24/2025 - 26	NBG/SMEBU-MSME CREDI/2/2025 - 26	SME BUSINESS UNIT: TREDs - MODIFICATION IN PRICING & OPERATING GUIDELINES
04-04-2025	25/2025 - 26	CCO/CPPD-ADV/2/2025 - 26	GUIDELINES ON DIVERSION OF FUNDS
04-05-2025	26/2025 - 26	NBG/PBBU/NRI-GEN/1/2025 - 26	NRI SERVICES: FCNR(B) DEPOSITS: REVISION IN PREMATURE PAYMENT INSTRUCTIONS
04-05-2025	27/2025 - 26	NBG/GAD-GBU/1/2025 - 26	RBI NOTIFICATION MASTER CIRCULAR ON CONDUCT OF GOVERNMENT BUSINESS BY AGENCY BANKS - PAYMENT OF AGENCY COMMISSION
04-05-2025	28/2025 - 26	NBG/SPMF/1/2025 - 26	STANDARDISED PROCESS MANAGEMENT FRAMEWORK (SPMF) VER 4.0- MARCH 2025
04-05-2025	29/2025 - 26	TB-S&SP/PA/SBIUnipay/1/2025 - 26	SBI UNIPAY - BHARAT BILL PAYMENT SYSTEM (BBPS) REVISION OF SERVICE CHARGES & DELEGATION OF CONCESSIONAL PRICING
04-07-2025	30/2025 - 26	NBG/GAD-GBU/2/2025 - 26	GOVT. BUSINESS: SMALL SAVINGS SCHEMES (PPF, SCSS, SSA & MSSC) GOVERNMENT SAVINGS PROMOTION GENERAL (AMENDMENT) RULES, 2025
04-07-2025	31/2025 - 26	NBG/GAD-GBU/3/2025 - 26	GOVT. BUSINESS: INTEREST RATES FOR SMALL SAVINGS SCHEMES QUARTER-1 FY 2025-26
04-07-2025	32/2025 - 26	R&DB/P&SP/FTC/1/2025 - 26	SBFTC- INTRODUCTION OF FTC LOAD/ RELOAD THROUGH YONO LITE APPLICATION
04-07-2025	33/2025 - 26	CDO/P&HRD-PM/2/2025 - 26	STAFF: MISCELLANEOUS GUIDELINES REGARDING OPENING AND MAINTAINING BANK ACCOUNTS BY EMPLOYEES
04-07-2025	34/2025 - 26	NBG/ABUAC^IR-CROPLOANS/1/2025 - 26	KCC REVIEW/RENEWALS DRIVE - CAMPAIGN - "REAP & RENEW" - FROM 01.04.2025 TO 30.06.2025



04-07-2025	35/2025 - 26	NBG/SMEBU-MSMECAMPAIGN/3/2025 - 26	MSME ADVANCES LAUNCH OF "MSME: BRE GIANT LEAP" CAMPAIGN PERIOD - FROM 01.04.2025 TO 30.06.2025 SANCTION OF NEW MSME LOANS USING BUSINESS RULE ENGINE (BRE)
04-08-2025	36/2025 - 26	CRO/RMD-CRMD/1/2025 - 26	MASTER CIRCULAR - BASEL III CAPITAL REGULATIONS AS ON 01.04.2025
04-09-2025	37/2025 - 26	NBG/FI & MM/BC/CSP/1/2025 - 26	FINANCIAL INCLUSION: BUSINESS CORRESPONDENT (BC) CHANNEL: RE-KYC AT CSP OUTLETS (BOTH BC & BRANCH CHANNEL CUSTOMER)
04-09-2025	38/2025 - 26	NBG/ABUAC^IR-CROPLOANS/2/2025 - 26	KISAN CASH CREDIT - MODIFIED INTEREST SUBVENTION SCHEME AUTOMATION OF INTEREST SUBVENTION AND PRI NEW CBS DEVELOPMENTS
04-09-2025	39/2025 - 26	NBG/ABUAC^IR-CROPLOANS/3/2025 - 26	KISAN CREDIT CARD - MODIFIED INTEREST SUBVENTION SCHEME - AUTOMATION OF INTEREST SUBVENTION AND PRI - NEW CBS DEVELOPMENTS
04-09-2025	40/2025 - 26	NBG/SME/SCFU-e-DFS/1/2025 - 26	ELECTRONIC DEALER FINANCE SCHEME (E-DFS): NEW TIE-UP WITH SWITCH MOBILITY AUTOMOTIVE LIMITED (SMAL) FOR FINANCING THEIR DEALERS
04-09-2025	41/2025 - 26	NBG/PB/C^ITU-CSP/4/2025 - 26	SALARY PACKAGE ACCOUNTS: CREATION OF SEPARATE IDENTIFIER CODES TO DISTINGUISH GOVERNMENT/ DEFENCE CONTRACTUAL EMPLOYEES
04-09-2025	42/2025 - 26	NBG/RL/PEN LOAN/2/2025-26	MASTER CIRCULAR: SBI PENSION LOAN SCHEME UPDATED TILL 31.03.2025
04-09-2025	43/2025 - 26	NBG/SME/SCFU-e-DFS/2/2025 - 26	SUPPLY CHAIN FINANCE UNIT - NEW CAMPAIGN: "CATALYST Q1" FOR SANCTION AND ONBOARDING OF NEW DEALERS UNDER E-DFS AND ENHANCEMENT OF LIMIT UNDER E-DFS OF EXISTING DEALERS PERIOD: 02.04.2025 TO 30.06
04-11-2025	44/2025 - 26	FINANCE/FC-ACCOUNTS/1/2025 - 26	OPENING OF NEW INTEREST ADJUSTMENT BGL ACCOUNTS BASED ON SEGMENT /TYPE FOR MANUAL PAYMENT OF EXCESS / SHORT / ERRONEOUS APPLICATION OF INTEREST & COMMISSION AND CONTROL MECHANISM
04-11-2025	45/2025 - 26	R&DB/PBU/CD&e-COM-GL/1/2025 - 26	RETAIL LOANS : P- GOLD LOAN WITHDRAWAL OF OFFERING P GOLD LOAN TO SBI CARD CUSTOMERS
04-11-2025	46/2025 - 26	R&DB/BOD-BOD/3/2025 - 26	INDIAN BANK'S ASSOCIATION - CESSATION OF MEMBERSHIP
04-11-2025	47/2025 - 26	R&DB/BOD-IBA/4/2025 - 26	IBA SCHEME FOR RECOMMENDING TRANSPORT OPERATORS TO MEMBER BANKS: ADDITIONS/ RENEWALS/ CHANGE OF ADDRESS WITH RENEWAL OF THE TRANSPORT OPERATORS DURING THE PERIOD FROM 1ST MARCH 2025 TO 31ST MARCH 2025



04-11-2025	48/2025 - 26	NBG/PBBU/NRI-DEPOSIT/2/2025 - 26	FOREIGN CURRENCY NON-RESIDENT (BANKS) A/CS FCNR (B) AND RESIDENT FOREIGN CURRENCY (RFC) A/CS REVISION OF INTEREST RATES W.E.F. 15TH APRIL 2025
04-11-2025	49/2025 - 26	CCO/CPPD-ADV/3/2025 - 26	DISCONTINUATION OF PRODUCT: TERM LOAN TO DEDICATED MANUFACTURERS/SUPPLIERS OF HINDUSTAN UNILEVER LIMITED (HUL) UNDER TIE-UP CO-LENDING MODEL
04-11-2025	50/2025 - 26	CCO/CPPD-ADV/4/2025 - 26	MARGINAL COST OF FUNDS BASED LENDING RATE (MCLR), EXTERNAL BENCHMARK BASED LENDING RATE (EBLR) AND REPO LINKED LENDING RATE (RLLR) WITH EFFECT FROM 15TH APRIL 2025
04-11-2025	51/2025 - 26	CFO/IT-ALM-INTEREST/1/2025 - 26	REVISION IN INTEREST RATES ON DOMESTIC RETAIL TERM DEPOSITS (BELOW RUPEES THREE CRORES) W.E.F. 15TH APRIL, 2025
04-11-2025	52/2025 - 26	CFO/IT-ALM-INTEREST/2/2025 - 26	REVISION IN INTEREST RATES ON DOMESTIC BULK TERM DEPOSITS (RUPEES THREE CRORES & ABOVE) W.E.F. 15TH APRIL 2025
04-11-2025	53/2025 - 26	NBG/PBBU/NRI-DEPOSIT/3/2025 - 26	NRI SERVICES REVISION IN INTEREST RATES ON NRE, NRE NON-CALLABLE AND NRO (RETAIL & BULK) TERM DEPOSITS WITH EFFECT FROM 15TH APRIL 2025

