12. AWARDS

Government of India awarded your Bank the following Awards:

- First Prize for opening the largest number of Sukanya Samriddhi Accounts amongst all Banks (PAN India). The award was given at National Savings Institute, New Delhi on 30th October, 2019 to celebrate "World Thrift Day".
- Outstanding Performance in Sikkim, as Sponsor Bank, for timely wage payments of MGNREGA. The Ministry of Rural Development gave the award.

H. TRANSACTION BANKING UNIT

Transaction Banking Unit (TBU) leverages technology to provide comprehensive solutions for bulk transaction requirement of clients. This facilitates efficient fund management for its clients along with value-added services such as customised MIS and dedicated single point client support among other areas. The Transaction Banking services facilitate your Bank to maintain a close relationship with its clients and also to assess their other Banking requirements such as Credit, Fund Management and Cross-Selling.

Your Bank offers a wide range of TBU customised products and services to Corporate, Government Departments, Financial Institutions and SME Clients through its large network of over 22,000 branches. Corporate and Government clients, along with SME, continue to be the key focus segment. Your Bank is giving thrust for penetration into the SME sector as well as start-ups. Keeping in line with market trends, your Bank is continuously updating and evolving the bouquet of TBU products and services offered to meet the requirements of clients and has the best of products in the market.

TBU Fee Income increased by 43.38% from ₹ 1,327.08 crore in FY2019 to ₹ 1,902.77 crore in FY2020. A 40% plus annual growth in fee Income has remained consistent in the last few years.

Turnover registered a YoY increase of 60.71% with transactions amounting to ₹ 61,20,331 crore in FY2020 over ₹ 38.08,314 crore in FY2019.

Your Bank received International recognition as the "Best Transaction Bank in India" by The Asian Banker for a record 3 consecutive years. Your Bank was also recognised as the "Best Payment Bank in India" by The Asian Banker and "Best Cash Management House in India" by Corporate Treasurer.

2. GLOBAL BANKING

A. CORPORATE ACCOUNTS GROUP (CAG)

CAG is a dedicated SBU (Strategic Business Unit) of the Bank handling the portfolio of 'high value credit' with a USP of specialized and efficient delivery platform. The CAG SBU has 4 specialized Branches headed by General Managers located in India's top 3 commercial centers viz. Mumbai, Delhi, & Chennai.

In SBI, CAG is a one stop shop which provides a wide range of financial products and services, exclusively to top rated corporates including their foreign associates and subsidiaries.

The business model of CAG is based on the Relationship Management concept and each client/business group is mapped to a Relationship Manager who spearheads a cross-functional Client Service Team consisting of highly skilled credit and operations functionaries.

The relationship strategy is anchored on delivering integrated, specified and comprehensive solutions to the clients, including structured products within a specified time frame. The principal objective of the strategy is to make SBI the first choice of top corporates. A regular review of each corporate relationship by senior management sets the benchmark for relationship management in CAG.

Apart from a variety of core credit products, CAG offers an array of customer specific products like Cash Management Product, Treasury & Forex products and Merchant Banking products in association with other SBUs and subsidiaries of SBI like SBI Capital Markets Ltd., SBI Gilts Ltd. etc.

Client Service Teams at CAG Branches aid customers in selection and delivery of any product/service offered by SBI's associates and subsidiaries as listed below:

