

## IV. SUPPORT AND CONTROL OPERATIONS

### 1. HUMAN RESOURCES AND TRAINING

#### A. HUMAN RESOURCES

Your Bank believes that its employees are instrumental for achieving all its present and future organisational goals. Human Resources Management of your Bank goes beyond the routine and encompasses all aspects of people management by building a positive work culture that is aligned to the business goals of your Bank. State Bank of India believes that its people are its strength and will be pivotal in helping your Bank face the new challenges on the fronts of knowledge, technology, and changing trends in the national and global economies.

Your Bank is taking full initiatives in effectively designing and implementing various HR policies, procedures, and programmes for developing and managing knowledge, skills, creativity, aptitude, and the optimal use of talent. The HR function is placing focus on the strategic utilisation of employees and the measurable impact of an employee's performance on the business. Your Bank continuously aligns its strategies with the ever-changing aspirations of your Bank's workforce, to increase efficiency and promote a participative work culture in the organisation.

short and eventful journey so far has seen setting up a solid structural ethical framework, recrafting, and internalisation of the values of STEPS and formulation of the Code of Ethics. Firmly believing that the best culture is an ethical culture, your Bank has been running a host of initiatives to percolate ethical values by leveraging technology to touch base with close to 2,00,000 employees on a daily and weekly basis. The idea is to make a positive change by fostering an ethical, inclusive, and empathic environment for all employees and stakeholders at large. Simultaneously, on the Business Conduct and Discipline Management front, your Bank has taken a host of measures to infuse the necessary confidence in its staff to make proper commercial decisions in discharging their duties. It also aims to enhance the level of managerial efficiency and effectiveness in your Bank.

### 2. PRODUCTIVITY ENHANCEMENT INITIATIVES

Your Bank adopts a Branch Manpower Model for Manpower Planning and to ensure optimal utilisation of Human Resources. The Model is based on the productivity parameters at the branches such as 84 work-drivers of operations, transaction load factors, number of advance accounts, feedback from the operating units and organisational

Your Bank's Career Development System (CDS) under project "Saksham" has been highly successful in ensuring a credible data-backed performance evaluation process. The system ensures strong accountability, performance visibility and greater alignment between individual and organisational goals. CDS has brought in a fair and transparent system driven process for assessment of performance, which also helps in developing employees through a detailed annual competency mapping framework.

To drive a cultural change in your Bank, mid-year online feedback process was launched for all officers. This helped in aligning the achievement and goals for the remaining two quarters of the Financial Year. This will also facilitate the mapping of skill sets of officers.

For a bank with a large footprint and diversified set of roles, specialised skills are very fundamental to drive success. To ensure in-depth domain knowledge and to foster expertise, your Bank has defined career paths for its officers in Scale-II to V as per seven Job Families viz. Credit and Risk, Sales, Marketing and Operations, HR, Finance and Accounts, Treasury and Forex, IT and Analytics.

Your Bank has introduced a 'Special Allowance for Credit Officers', for officials working at specialised positions in high value Corporate and SME credit. It will help your Bank to attract and retain employees for working in the area of credit. It is designed to keep them motivated, and make them focus on the consistent enhancement of skills and will further strengthen the ability of your Bank to create a pipeline of enthusiastic officers for credit roles.

"SBI GEMS" is a mechanism to promote recognition and develop organisational memory of the exceptional performance is in place within your Bank. This helps motivate the performers in your Bank to achieve high benchmarks.

Your Bank has in place a policy on Succession Planning for the Senior Leadership positions to ensure a smooth transition at all the critical executive-level positions. Succession Planning exercise for all DMDs, CGMs, GMs, and critical profiles have been taken up during FY2020.

The summarised HR Profile of your Bank as on 31<sup>st</sup> March, 2020 is as under:

Category	31.03.2019	31.03.2020
Officers	1,08,113	1,06,361
Associates	1,05,440	1,03,134
Subordinate staff and Others	43,699	39,953
<b>Total</b>	<b>2,57,252</b>	<b>2,49,448</b>

### 1. VISION, MISSION AND VALUES

It has been three years since your Bank, in a first for the Indian Public Sector and Banking landscape, took the seminal step of establishing an independent Ethics and Business Conduct Vertical headed by a Chief Ethics Officer. The

structure, amongst others. Your Bank has also streamlined its promotion and transfer process, which were completed in the First Quarter of a Financial Year. This will give the required assurance and stability to the branches and other units to actively focus on business activities, during the major part of the year.

### 3. RECRUITMENT

Your Bank has streamlined the recruitment process with the implementation of a regular recruitment calendar and by leveraging IT. During FY2020, your Bank has recruited 2,201 Probationary Officers and 8,938 Junior Associates. Your Bank is also actively recruiting specialised talent on lateral and contractual basis in the areas of Wealth Management, IT, Information Security, Risk, Credit, amongst others, to meet the demands of the fast-changing business landscape and also to meet the regulatory requirement.

Your Bank is making extensive use of digital platforms in the recruitment process to reach out to a broader pool of candidates. Advertisements and recruitment notifications are being published on LinkedIn, Naukari.com, iim.jobs, Facebook and Instagram. The use of social and digital media in your Bank's recruitment process has enabled your Bank to reach out to a larger pool of tech-savvy and aspiring candidates. Your Bank has also tied up with professional bodies such as ICAI to reach out to a good talent pool of candidates for specialist positions.

### 4. EMPLOYEE ENGAGEMENT INITIATIVES

**'Sanjeevani':** The 'Sanjeevani' helpline for redressal of Staff grievances launched in January 2018, was extended to Bank pensioners during the 2<sup>nd</sup> quarter of FY2019. An integrated Sanjeevani portal has been activated in January 2020, to create a more robust Staff Grievance Redressal Mechanism. "Sanjeevani" now also provides counsellor support, a measure expected to bolster employee morale.



**"Abhivyakti":** Your Bank also conducted the most extensive employee engagement initiative called "Abhivyakti". The purpose of this exercise was to understand the pulse of the employees to find out what drives employees to perform at their best, and what puts them off. The initiative included a record participation of 1,91,881 employees, making the survey one of the

largest in corporate India. It provided your Bank great insights for drawing up an appropriate one-year action plan for implementation up to the grassroots level. This initiative was oriented to enhance the overall engagement level and performance of SBI. Your Bank will continue to take measures to keep employees satisfied and happy, while

motivating them to continually strive towards realising its mission.

## 5. GENDER DIVERSITY

Gender sensitivity and inclusiveness have always been the cornerstone of your Bank's HR policy. During FY2020, the representation of women out of the total workforce reached 25.28%. Women employees are spread across all geographies and levels of hierarchy. At SBI, women officers today head more than 3,500 branches. Your Bank has taken several proactive steps to provide a safe and conducive work environment for its women employees, and for enabling them to work without fear of prejudice, gender bias or sexual harassment. The mechanisms for dealing with complaints of sexual harassment in an effective and time-bound manner are well established.

## 6. RESERVATIONS AND EQUAL OPPORTUNITY

Your Bank meticulously follows the GOI directives on Reservation Policy for SC, ST, OBC, EWSs and PWD. It has a representation of SC, ST, OBCs and differently-abled persons among all the cadres of its workforce. Furthermore, it has implemented reservation applicable to "Economically Weaker Sections" in direct recruitment w.e.f. 1<sup>st</sup> February, 2019 in terms of the GOI guidelines.

Representation as on 31<sup>st</sup> March, 2020

S No	Cadre	Total	SC	ST	OBC	DAPs*
1	Officer	1,06,361	18,930	8,810	21,296	1,973
2	Clerical	1,03,134	16,625	8,418	25,496	2,330
3	Sub-Staff	39,953	9,867	2,506	9,617	251
	<b>Grand Total</b>	<b>2,49,448</b>	<b>45,422</b>	<b>19,734</b>	<b>56,409</b>	<b>4,554</b>

\* Differently Abled Persons

## 7. INDUSTRIAL RELATIONS AND STAFF WELFARE

Your Bank enjoys a harmonious relationship with the Staff and Officers' Federations. It has continuously emphasised a good and healthy work environment, mutual respect and empathy at the workplace, with encouragements for an excellent work-life balance to foster a healthy and happy workforce.

Your Bank took several transformative initiatives during the year in the area of staff welfare. These initiatives are crucial to ensure that your Bank remains at the forefront of banking in India, and its employees are equipped to meet the challenges of tomorrow. To strengthen your Bank's long-term relationship with its employees and to promote a sense of belongingness among them, your Bank is committed to taking care of its employees and their family members. Your Bank has introduced a scheme "ATOOT" to provide for immediate support to the family of a deceased employee. The scheme provides financial support for funeral expenses, and special assistance for the transportation of mortal remains in case the death occurs away at a distant location.

## 8. CARE FOR RETIRED EMPLOYEES

The well-being of retired employees continues to be important to your Bank, and several measures were initiated during the year for their benefit. Medical Benefit Schemes for retirees were revamped to provide healthcare at an affordable cost. Pension, PF and Gratuity processing and payment for erstwhile Associate Banks' employees were migrated to HRMS, to ensure smooth, efficient, and on-time processing and payment of terminal benefits.

## B. STRATEGIC TRAINING UNIT

### INCULCATING A LEARNING CULTURE IN THE ORGANISATIONAL PSYCHE

Your Bank has created a macrocosm of training expertise and infrastructure, comprising of six domain-specific Apex Training Institutes (ATIs) and 51 Regional State Bank Institutes of Learning and Development (SBILDs), with a classroom training capacity of 4,200 staff per day.

The domain-specific ATIs design trainings as per the internal business needs and external demand. Their clientele spans several sectors and organisations, including various Government agencies, domestic and international banks and corporates.

In addition to Capacity Building through webinars and classroom trainings, the ATIs also act as think tanks for the Bank and mentors for the SBILDs. They train the Faculty of the SBILDs that, in turn, provide holistic training to approximately 2,00,000 employees annually.

To consolidate and optimise the training resources and make employees future-ready, your Bank has introduced diverse new initiatives and comprehensive changes in the training system in FY2020:

### 1. DEDICATED CORPORATE COMMUNICATION PROGRAMME:

While the Phase -I of Nayi Disha was focused on employee centricity, Nayi Disha Phase II, introduced in FY2020, concentrated on customer centricity by equipping trainees with the required skillsets for providing excellent customer service at every stage of the service cycle. More than 2,34,000 employees were covered under this programme.

### 2. SPEARHEADING GOVT INITIATIVE:

Apprenticeship: As the leading Bank in the Country, State Bank of India pioneers in implementing apprenticeship training to lend a thrust to the GOI's Skill India Mission for creating a pool of skilled workforce in BFSI sector. The Pilot scheme was launched in FIMM Vertical of Chandigarh Circle.

High powered Industry engagements: Your Bank organised a conclave of CFOs of premier BFSI organisations, National Conference on Inclusive growth and MSME Conclave for GOI, CII, SIDBI, amongst others, for increased interface with external organisations, cross-pollination of ideas and a two-way exchange of policy and practices.

Customised programmes for BFSI professionals: Your Bank has opened up its training system to outside institutions

including Public, Private Sector and Foreign Banks and Government departments against a nomination fee. A revenue of ₹ 9.60 crore was generated through customised program offerings during the FY2020.

### 3. CREATING TRAINING JOURNEYS FOR RECRUITS

**Developing Probationary and Trainee Officers:** The whole Training Curricula and Assessment Process for Probationary Officers and Trainee Officers have been modified for providing a holistic perspective with particular emphasis on credit domain. In addition to classroom training, the emphasis was also on grooming and orientation recruits to the organisation culture. The mentorship policy was revisited to ensure a closer connect and support during probation.

**Onboarding of Clerical Staff (Junior Associates):** Training curricula and Approach for Junior Associates has been revamped to a two-stage institutional training. The curricula for these programmes incorporate Basic Banking with greater emphasis on developing a digital mindset. A Standard Operating Procedure (SOP) has been instituted for their training beyond classroom activities, much in line with that for Probationary Officers and Trainee Officers.

**Induction of System Officials:** Your Bank employs specialists having diverse technical skills for IT-related bank tasks. Accordingly, a policy on 'induction cum training' of System Officials has been formulated and put in place for enabling their seamless onboarding.

### 4. CAPACITY BUILDING FOR MIDDLE MANAGEMENT

**Role relevant Certifications:** The basket of Role-Based Certification programs has been increased to 59 in-house and 41 external certifications. Collaborative accreditations were designed and launched for niche areas like Digital Banking and Leadership. Around 95% of the officers and 93% of Award staff have completed role relevant certification in FY2020.

**Mandatory e-Lessons:** e-lessons on the domains of KYC/AML, Ethics, Compliance and CRM were prescribed to all employees up to AGM levels for promoting a compliance culture and ethically sound business practices.

**Acquisition of External Credentials:** The basket of external courses in technical domains was increased to 41 to enhance the professional expertise of officers handling niche areas.

**Supplementary Certification:** A course on "Digital Transformation & Leadership Development" was created to hone the skills of all Officials due for promotion in Scale III to Scale V. Nearly 75% of the eligible employees underwent this certification.

### 5. BUILDING A STRONG EXECUTIVE TEAM:

**Online Assessment Centre (OAC):** An Online Assessment Centre has been created for competency assessment of Top Executives. A Personalised Managerial and Leadership development Plan, that is, Individual Development Plans charting areas of strength and development have been made available to each participant. Total of 174 newly promoted DGMs have undergone online competency test.

**Succession Planning:** Specialised programmes have been introduced to deliver high-end training to the identified potential successors for Senior Positions to create a pool of future leaders. Five domains were identified for delivery of trainings, namely High Value Credit and Risk, Human Resources, Digital Banking and IT, International Banking and Global Markets, Retail Business and Operations. Your Bank has identified 318 officials and training in the respective domain have been imparted.

**Mandatory Learning for TEG Officials:** A basket of 125 edX certifications have been made available to them in addition to other internal and external certifications. These certifications help your Bank to keep the top executives abreast of emerging concepts that are relevant to Business Analytics, Soft Skills, Project Management, Leadership, Digital, Economic and Finance, amongst others.

**External Training:** Senior functionaries have been exposed to high end and focused external training. Such exposures are critical because their management views, approach and ethos have a significant impact on Policymaking in your Bank and large sections of employees.



Chairman, SBI receiving 'The Best Bank - India' Award at Global Finance Magazine Award function - 2019 at Washington DC.

## 6. NURTURING LATENT LEADERSHIP SKILLS:

Grooming of Officers for leadership positions starts at the inception. The Officers are trained in different leadership skills at different stages of their career path. In FY2020, your Bank groomed its young leaders through a Management Development Programme for Junior Officers. Operational Leadership Training was imparted to first time Regional Managers. All newly promoted DGMs and GMs were given Business and Strategic Leadership training.

## 7. REINFORCEMENT OF LEARNING:

### 'Just in Time Learning' askSBI:

With increasing banking complexity, frontline functionaries face new problems every day. Their essential knowledge requirement has been addressed by enhancing features and knowledge bank of the real-time search engine askSBI. Furthermore, for improved accessibility, knowledge repository has been made available on mobile through EMM platform. In FY2020, 85% of branches have utilised the facility.

### Social Learning "Online Case Study Discussion Board":

For building a virtual community of domain experts and promote peer group learning among employees, State Bank of India has launched a Discussion Board platform based on real-life case studies. The Discussion Board has been made platform agnostic with accessibility through multiple devices. More than 36,000 employees have accessed the forum within four months of its launch with >350,000 site visits.

### Gamification of Learning:

Daily Quiz capsule "My Quest Today": A regular quiz platform has been launched as brief knowledge refreshers on credit, emerging areas and Bank's guidelines. The number of participation hits in 'My Quest' has crossed 31,000 within two months of its launch.

**Play2Learn App:** A quizzing app was launched in FY2020 for a better experience and enhanced retention. A knowledge bank of 21,250 questions has been created for "Play2Learn", and the number of registrations has crossed the milestone of 10,000.

**Doorstep Training:** "Visiting Faculty Scheme": VFS has been enhanced to minimise workplace disruption. The faculty of SBILDs now participate in review meetings of Regional Business Offices (RBOs) to address the day to day operational doubts of customer-facing operations.

## 8. EMBRACING DIGITAL FOR EFFECTIVE OUTREACH

**Webinar:** All ATIs were equipped to conduct online Webinars on niche topics for upskilling of employees without causing workplace disruption.

### Certification leveraging Mobile

**Phones:** An App on the mobile platform has been launched for content delivery, and assessment - learners are assigned learning "Milestones" followed by quizzes for evaluation. It has proved hugely successful with employees due to optimal time utilisation.

**Cloud-Based LMS:** All e-content was migrated to cloud-based LMS-Meghdoot having user-friendly features for facilitating anywhere, self-paced learning.

**Digital Library:** A digital repository of 754 e-lessons, 477 e-capsules and 739 mobile nuggets together with a question Bank for self-assessment has been created. Employees can access all

e-lessons on new cloud-based learning management system 'Meghdoot', with user-friendly features for knowledge enhancement.

### e-Repositories:

**Case Studies:** A total of 1,329 thought-provoking case studies have been developed in-house and made available to employees for gaining practical inputs. The case studies are based on real-life banking scenarios and account experiences. They have been curated by a Content Vetting Committee for topicality, utility, interest engagement and data accuracy prior to making them available for employee use.

**Booklets:** 713 booklets with guidelines on diverse banking activities for the frontline staff have been hosted on the intranet. **e-Publications:** All the ATIs publish in-house journals and magazines for employee use. For example, Banking Briefs has been a prized publication, which is invariably sought by different layers of management as the best-in-class publication for a quick round-up of wide-ranging banking and finance topics.

## 9. INCLUSIVE TRAINING

New content on "Handling PWD employees" is being developed to promote inclusiveness at operating units. Specialised training was provided to 237 Visually Impaired and 73 Hearing

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Impaired employees in co-ordination with Centre of Excellence, SBI Foundation.

## 10. BUILDING THE RESEARCH QUOTIENT

**Creating Domain Specialist Research Wings:** Domain specialist Research Wings have been created at all ATIs to address business-related concerns. More than 65 investigative studies were carried out by the Research Officers in FY2020, and 102 recommendations made in these studies were accepted for implementation by BUs.

**Post-Doctoral Research Fellows:** PDRFs have been recruited for innovative and high-end academic research activities relevant to the BFSI sector. The PDRFs have shared their research findings in National and International conferences. They have published their research works in leading journals to establish State Bank of India's footprint in the domain of BFSI research.

**Fine-tuning Summer Internship Policy:** The summer internship policy was revisited during the year and fine-tuned to engage students in business-relevant projects. Total of 305 students pursuing various educational courses in all top-level UGC/AICTE approved private, and Government institutes were engaged under the Summer Internship programme.

## 11. KEEPING THE MOMENTUM

Even though COVID-19 struck at the end of FY2020, your Bank's virtual learning tools ensured that continuity of training programmes were kept intact. A seamless transition to anytime learning and on-demand webinar classes were adopted extensively.

## 2. INFORMATION TECHNOLOGY

### A. NETWORK, ARCHITECTURE AND INFRASTRUCTURE

To ensure reduced downtime and seamless stable connectivity, your Bank onboarded two additional Telecom Service Providers (TSPs), taking its total TSP partners to eleven.

To have a single point of control and monitoring of Network, your Bank also established a Network Security Policy Manager (NSPM) during the year.

Using a comprehensive approach for the successful development and execution of IT strategy, your Bank also started an Enterprise Architecture (EA) journey for conducting enterprise analysis, design, planning, and implementation. Today, with strategically driven planning, analysis, design, and execution, your Bank has the best tools in the industry to support its enterprise architects, business and IT stakeholders,

"Meghdoot", your Bank's private cloud, which was commissioned in 2014, has been successfully delivering IAAS for 1000+ applications. It has the capacity to host 15,000 Virtual Servers with a scalable architecture to provide infra on demand and is on its journey towards establishing its PAAS (Platform-as-a-Service). Your Bank has its own first "State of the Art", "TIER- 3" Data Centre at a safe seismic zone (Zone2) in Hyderabad, equipped with nine layers of security.

Your Bank is rapidly consolidating all its physical servers located at 22,100+ SBI's Branches, to a central location with Data Centre Security in the virtual environment, resulting in power saving and thus reduced greenhouse gases.

Your Bank proudly holds the world's largest Oracle databases and has successfully upgraded to Oracle DB version 12c.

### B. PRODUCTIVITY AND EFFICIENCY

**Enterprise Mobility Management (EMM):** To increase the internal productivity, your Bank has adopted an EMM solution, which provides an 'office-on-the-go' tool for facilitating work from anywhere or anytime, enhancing employee productivity and efficiency.

**OFFICE 365:** Office365 provides a productivity suite of applications for the employees of your Bank. It is a platform for hosting internal application/workflows, which are helping your Bank to achieve a paperless work environment by providing automation of workflows.

**IT Service Management (ITSM):** It is another tool to monitor IT services for end-users providing Proactive Monitoring of IT Infrastructure by generating critical alerts to be resolved on a priority basis.

**SMS Seva- Appliance Based SMS gateway:** Your Bank has Single integrated system capable of handling 50,000 SMSs per second and 40 crore SMSs per day against the existing capacity of handling 5,000 SMSs per second and 12 crore SMSs per day, ensuring that customers gets their SMS alerts for critical transactions.

**User Experience Design Centre (UXDC):** Your Bank has state-of-the-art UXDC, the first of its kind in Public Sector Banking Industry. It aims to provide meaningful and relevant experiences to users. This involves the design of the entire process of acquiring and integrating the product, including aspects of branding, design, usability, and function. It ensures that your Bank's processes and products truly delight its customers, and keep on improving with time. Your Bank is also embarking in the field of augmented and virtual reality (AR/VR), to make more immersive designs for enhancing customer experience.

**Application Testing:** Your Bank ensures that each application undergoes a host of tests. Your Bank conducts rigorous performance testing to ensure that a new application meets the stated parameters in terms of responsiveness, scalability, reliability, resource usage and stability under high volume workload. As your Bank's network is spread across length and breadth of the country, it therefore experiences varying bandwidth availability at a different location. You Bank introduced throttle tests to determine whether applications perform well under varying network speeds. These tests can be used for developing lightweight applications that can perform well on low network bandwidth.

**Robotic Process Automation (RPA) Tool:** Your Bank also uses an RPA tool, which allows the configuring computer software, or a "robot" to emulate and integrate the actions of a human interacting within digital systems. RPA robots utilize the user interface to capture data and manipulate applications just like humans do. It communicates with other