

which has been made available in a bilingual form (Basic Savings Bank and Current Account Opening Form).

- The customer request form has been devised in Hindi for excellence in customer service.
- A workshop on leadership development for executives and senior officers of all banks was organised by State Bank of India Leadership Institute, Kolkata under the aegis of the Department of Financial Services.
- With the innovative vision of your Bank, an audio version of the renowned banking magazine 'PRAYAS' released. The Department of Official Language, Ministry of Home Affairs, Government of India has uploaded it in 'exemplary works' on its website.

Innovative Steps on Technical Platform

Your Bank has continuously developed a digital platform as per the expectations of an increasingly digital India. Its various products are being made available in various Indian languages along with Hindi.

- The monthly performance reporting system of Rajbhasha Officers has been developed in the CDS system of your Bank
- Bank's revamped website 'BANK. SBI' is launched in Hindi and English both the languages
- BHIM Pay SBI made available in Hindi, Tamil and English
- The YONO Krishi App has been made available in four Indian languages, that is, Hindi, Tamil, Telugu and Malayalam
- The call centres are currently providing solutions in 13 languages, with more than 80 % of the queries are being made in Indian languages
- State Bank of India has made a useful adjustment of Hindi with CBS. Customers have been given the option of Hindi and English. On the same basis, SMS is sent to them in the required language. The loan agreement forms are available in CBS in Hindi. It is adjusted with the original database whether it is home loans, car loans, SME loans, amongst others.

- The ATM screen required by the Department of Financial Services and its slip has the option of Hindi and local language. Also, passbook printing, net banking, Statement of account, amongst others, are being provided in Hindi.

Development of Banking Literature in Hindi

Your Bank is publishing banking literature in Hindi and is also being made available online, names of some of the important publications are given below:

- The Code of Ethics, the Right to Information Act (updated up to 1st March, 2019), Marketing Manual Section 2, Pradhan Mantri Fasal Bima Yojana, Standard operating Guidelines, Official Language Manual, Code for Fair Lending Practices, 'VYAVSAAY HAMAARA-SAATH AAPKA' book for SME customers have been published
- Forms and procedural literature of all government schemes have been provided in the official language

Various Programs for Dissemination of OL

The Official Language Fortnight and World Hindi Day were also organised by foreign offices along with offices located in the country. Hindi quiz competition for colleges at Mumbai held in September 2019. Official Language Officers' Conference held in Kolkata in June, 2019. First power talk in Hindi on Office 365 organised, which was addressed by eminent scholar and Microsoft's Director (Localisation) Shri Balendu Sharma Dadhich.

- All India Conferences on Indian Poetry held in Guwahati and Bhubaneswar in October, 2019
- 417 Hindi workshops held across the country

Separate Vertical for Rajbhasha Officers

A separate vertical has been set up for Rajbhasha Officers including specialist officers up to the level of Deputy General Manager-cum-Chief Rajbhasha Officer as per the instructions of the Department of Financial Services, Ministry of Finance, Government of India.

Recognition and Awards

As a result of the above remarkable performance, your Bank received the following awards and recognition from the Government of India, the Reserve Bank of India and other institutions:

1. First Prize for Best Official Language Implementation from DFS, Min of Fin, Gol
2. TOLIC, Bhubaneswar, convened by your Bank ranked 2nd in Rajbhasha Kirti Awards by MHA, Gol
3. Your Bank's Jabalpur AO ranked 1st, and TOLICs set up in the convenorship of its Surat, Jammu, Nizamabad AOs ranked 3rd in Regional Rajbhasha Awards by MHA, Gol
4. First, second and two incentive awards in RBI Hindi essay competition
5. Aashirwad First Prize for Best Official Language Implementation, Rajbhasha Ratna Award and PRAYAS Magazine best house magazine award
6. PRAYAS magazine audio version first in the country ranked in exemplary work on the website of Gol, MHA

5. MARKETING AND COMMUNICATION

The Marketing and Communications (M&C) Department is responsible for driving your Bank's brand and marketing initiatives to be your Bank of choice for the transforming India by providing financial solutions catering to the needs of every individual through our widest network across the country. With the objective of optimising our efforts in promoting the products and services, we have adopted an integrated marketing approach to give impetus to the digital initiatives by connecting with the youth.

The focus has been to promote its flagship product YONO for driving high download rates and increased usage of YONO. Various marketing initiatives has been devised for YONO:

- YONO Shopping Festival (YSF), a first of its kind shopping festival ever organised by any Bank across the country.

- 360-degree marketing campaign has been planned to promote YONO Cash for cardless withdrawal of cash from ATMs and merchant outlets.
- The second edition of Numero YONO, which is an inter-college quiz competition for college students, was conducted in 17 cities & 3,040 teams participated across all circles.

One of the important initiatives, which your Bank launched was Green Rewards Point - A unique sustainability initiative to promote the usage of YONO & digital products and to prompt customer to contribute towards Greener environment.

Major marketing campaigns has been planned and executed for Home Loans, Personal Loans, Current Account, NRI Services and Digital Products. The Department also initiated an integrated approach to drive consideration and preference for the range of retail loan products using different media vehicles with focussed targeting.

For accentuating your Bank's commitment to sustainability, the team worked on building SBI Green Marathon property by organizing Marathon events in six cities during FY2019 and in FY 2020 it was taken to 15 cities including Bhubaneswar, Trivandrum, Bhopal, Jaipur, Kolkata, Lucknow, Patna and Guwahati.

Amidst an unpredicted crisis the world has been facing due to the COVID 19 outbreak, the M&C is fully geared up to address sensitive times by enhancing customer engagement through means of objective and mindful marketing. The activities are being mobilise through Digital, Social Media, and TV platforms to promote and drive adoption of SBI's digital products and solutions. Last-mile communication to the customers by most use of SBI owned platforms – Website, Emailers, Social Media, In-App Notifications, ATMs and through the vast network of our Circles & Branches. Also, almost instant dissemination of essential information, announcements to the National media.

The endeavour of the bank is to continue its increased usage of digital, social media and SBI owned platform along with other mediums of communication. Thus, the thrust of the department is to stay ahead of the competition and develop

brand "State Bank of India" into a more vibrant and competitive brand.

6. VIGILANCE MECHANISM

There are three aspects to the vigilance function- Preventive, Punitive and Participative. During FY2020, the Vigilance Awareness Week was observed from 28th October to 2nd November, 2019, with the theme "INTEGRITY-A WAY OF LIFE". As a part of the observance of Vigilance Awareness Week, "Integrity Pledge" has been administered to staffs and the public at large through various channels viz. Alternate Channels, IVR, Social Media, through Walkathons, Street plays, Radio Gingles and various other programmes. To create awareness, the Integrity Pledge has also been administered in various Gram Sabhas across the Country. Your Bank has published a "Vigilance Bulletin" incorporating case studies and other relevant guidelines to raise the awareness amongst employees. Furthermore, during this period, an updated vigilance manual 2019 was launched.

During the financial under review, the following measures were initiated in order to improve the effectiveness of the vigilance mechanism.

1. The Central Vigilance Commission has constituted the Advisory Board for Banking and Financial Frauds (ABBFF). The Board would function as the first level of examination of all the significant fraud cases of ₹ 50 crore and above involving the level of an officer to General Manager and above before recommendations/ references are made to the investigating agencies, that is, CBI. This would prevent the fears of any undesirable hardships to decision-taking Senior Executive of PSBs, in connection with the investigation by the enforcement agencies.
2. Disciplinary and Vigilance Cases Review Committee (DVCRC) has been formed to review the progress of the pending disciplinary and internal vigilance cases, as decided in the meeting of PSBs Chiefs held on 28th December, 2019 under the Chairmanship of Finance Minister. DVCRC is having eight permanent members, which is headed by MD (R & DB). The Chief Vigilance Officer and Chief Ethics Officer are permanent invitees. The Committee shall meet at bi-monthly intervals.
3. Post amendment of the Prevention of Corruption Act, 1988, determination of vigilance angle in a disciplinary case has assumed critical

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