

Supply Chain Finance

Leveraging state-of-the-art technology and branch network, your Bank continues to be a major player in Supply Chain Finance by strengthening its relationship with the corporate world, across various sectors. Your bank has extended supply chain finance to 28,000 plus dealers and 14,000 plus vendors with total sanctioned limits of over ₹43,696 crores.

52 new tie-ups were done during the financial year include corporates such as Arcelor Mittal Nippon Steel, OPPO Mobiles India Pvt. Ltd (One Plus Division), Exide Industries Industrial Division, Bata India Pvt Ltd, Avon Cycles, Tata Consumers Products Ltd, Jindal Aluminium Ltd, Terumo India Pvt Ltd etc. New e-DFS limits of ₹4500 Cr were sanctioned up to 31st March 2021. To ring fence the supply chain portfolio, Bank has put in place suitable risk mitigation measures and risk-based pricing for the Supply Chain Portfolio.

Being the country's largest lender, your Bank had also undertaken leadership role in implementation of proactive measures to support the dealers availing e-DFS facility during the Covid pandemic related business slowdown. We offered extended Credit Periods without any penal charges for the consignments of the dealers so as to factor in the elongated holding of inventories due to lockdown.

3. Business Partnerships and Tie-ups

Your Bank is expanding its portfolio of Warehouse Receipt Finance and Supply Chain Finance through Business partnerships/Tie-ups with Collateral Managers and Industry Majors.

Warehouse Receipt Finance:

Your Bank has introduced Warehouse Receipt Financing scheme (WHR) to extend finance to traders/owners of goods/manufacturers for processing, provided against Warehouse Receipts issued by Collateral Managers having a tie-up with State Bank of India. Further, WHR issued by Central Warehousing Corporation (CWC) and State Warehousing Corporation (SWC) would also be eligible for WHR finance. Your bank has also tied up with repositories NERL & CCRL for financing against e-NWR and NEML (subsidiary of



Inauguration of New branch in the presence of the Chairman

NCDEX) for e-auctioning of NPA/Stressed Accounts under WHR Financed.

4. Risk Mitigation

Your Bank has been increasingly shifting its focus towards Risk Mitigated Products, which include Asset Backed Loans, Bills Discounting facility and CGTMSE/CGFMU covered loans amongst others.

D. Rural Banking

Agri Business

During FY2021, your Bank's lending under the Agri business has crossed a major milestone of ₹2,13,000 crore, catering to 1.37 crore farmers, which is the highest for any Bank.

Your Bank has stood along with the farmers during the COVID-19 pandemic and offered additional emergency credit line of 10% of sanctioned limit to 19,81,981 borrowers to help them in meeting their immediate credit needs. Of this, 1,63,111 borrowers have availed loans to the tune of ₹671

Cr. Moreover your Bank has extended interest deferment facility in 19,93,281 Agriculture Cash Credit accounts and provided moratorium on EMIs and Term loan instalments in 2,42,911 accounts to support the farmers during the COVID-led pandemic.

Your Bank has been the spearhead in driving the campaign for saturation of the PM Kisan beneficiaries. To this end, total 54.43 lakh applications were received and 46.29 lakh applications have been sanctioned up to 31st March, 2021.

During the year, Agri Gold loan portfolio has increased from ₹58,987 crore to ₹66,877 crore.

Your Bank has launched three new products under the Aatmanirbhar Bharat schemes viz. Agri Infrastructure Fund (AIF), Animal Husbandry Infrastructure Development Fund (AHIDF) and PM Formalisation of Micro Food Processing Enterprises (PM FME) to bolster the investment credit portfolio in the Agri segment.

The Ground Level Credit disbursements to the farmers over the years are as follows:

FLOW OF CREDIT TO AGRICULTURE				(₹in crore)
YEAR	TARGET	DISBURSEMENT	% ACHIEVEMENT	
FY2016	89,781	1,02,423	114	
FY2017	95,168	1,25,270	132	
FY2018	1,05,741	1,66,819	158	
FY2019	1,16,315	1,56,385	134	
FY2020	1,27,947	1,77,473	139	
FY2021	1,74,468	1,98,268	114	



SAMPOORNA TARAKKI SAMJHO PAKKI.

Ab chahe jo bhi ho zarurat, SBI ke sang hogi poori.

SBI has taken the initiative of financing the entire value chain and boosting overall growth of farmers with products for financing to Dairy, Fishery, Farm Mechanisation, Rural Godown, Gold Loan, etc. This Farmer's day, put your best foot forward for a promising future.

KEY HIGHLIGHTS:

- Credit guarantee schemes are available on select products
- Interest concessions available



During FY2021, your Bank launched the SBI-OTS/ Rinn Samadhan scheme this year under which 6,21,182 accounts have been settled.

Additionally, an individual vertical named as Financial Inclusion & Micro Markets (FI&MM) has been established by your Bank to cater to the diverse credit needs of the rural population across the country.

1. Micro Credit (SHG-ank Linkage)

Your Bank has won the National Award for the Highest SHG bank linkages for the year 2017-18, 2018-19 and 2019-20 instituted by Ministry of Rural Development New Delhi.

Your Bank has the Highest Market share in SHG loan outstanding among all banks with outstanding loans of ₹17,662 crore to ₹7.83

lakh SHGs as on 31st March, 2021 covering more than 75 lakh women members. State Bank of India's market share of loans under National Rural Livelihood Mission among PSBs is 25.81% as on 31st March, 2021.

Your Bank has (a) sanctioned 89,626 loans ever since introduction of e-Mudra scheme for financing Micro enterprises up to the limit of ₹50,000. Of which, (b) 74,461 loans for ₹347.83 crore have been disbursed up to 31st March, 2021.

Your Bank has launched "PM SVANidhi Loans" with effect from 02.07.2020 to support the livelihoods of street vendors during the COVID-19 pandemic. As on 31.03.2021, we have disbursed 5,39,535 loans, amounting to ₹538.18 crore to street vendors.

2. Digital Step Collaborations

Under the digitisation of products and processes, Agri Gold loans are now processed and sanctioned through YONO Krishi digital platform. Similarly, the KCC reviews are also being processed through the YONO Krishi channel.

To address high volume and low ticket loans in the Agri Business with digital optimisation strategy, your Bank is exploring opportunities to enter into commercially viable partnerships with selected Agri-techs who have differentiated Business Models. This will help in facilitating the transformation of Agri supply chain/value chain to improve farm production/income opportunities to farmers with digital tools such as Artificial Intelligence (AI), Block Chain, IoT (Internet of Things)/ML powered capabilities. The continuous engagement and connectivity with farmers is expected to provide last mile relationship and strong association with your Bank. Your reviews are also being processed through the YONO Krishi channel. Bank sees Agri-Tech as a channel to bring in new segment of customers (which the bank could not access earlier) – a channel to improve decision making, grow top-line and improve efficiency. The partnership will also serve as an opportunity to cut operational costs, credit costs, improve profitability and user experience as digital transformation will no longer be optional but a necessity for structural change in the digital ecosystem.

Your Bank has executed agreements with 19 National Business Correspondents (BCs)

and 41 State Level BCs for the collection of repayments in Standard overdue accounts. As on 31st March, 2021, 57,145 Customer Service Points (CSPs) have been mapped with 14,657 branches for collections.

3. Other Activities

Your Bank has celebrated the World Soil Day on 5th December, 2020 and Kisan Diwas on 23rd December, 2020 with farmers by felicitating them for their trust in your Bank. In addition to this, your Bank has onboarded 44 Farmer Producer Companies (FPCs) on this day with a purpose to extend its support to the initiative of collectivisation of farmers to make farming a sustainable business.

4. Financial Inclusion (FI)

Your Bank has aligned its business performance with national priorities and focused attention is being provided towards financial inclusion activities. The Bank is working towards attaining the objectives set by GOI viz. inculcating habits of thrift, ensuring availability of credit facilities and promotion for digitisation of financial eco system in rural/semi-urban areas.

As on 31st March, 2021, your Bank has 71,968 Customer Service Points (CSPs) providing access to various banking products and services in unbanked areas while reducing footfalls in the branches. It has recorded ~58.78 crore transactions amounting to ₹2,52,470 crore, translating to more than 16 lakh transactions per day on an average. Furthermore, the Channel has opened 13.76 crore BSBD Accounts with ₹37,430 crore deposit so far and has brought the unbanked/under-privileged section of the society under the ambit of formal banking system.

To fulfil the needs of Social Security measures, low cost Micro insurance products (PMJJBY, PMSBY) and pension schemes (APY) are provided to the unorganised sector in a big way, covering around 8 crore customers.

Imparting Financial Literacy

With the objective of imparting free financial literacy, credit counselling and propagating use of electronic payment systems, your Bank has set up 341 FLCs across the country. Despite COVID-19, during the period between 1st April, 2020 and 31st March, 2021, FLCs have



conducted 11,943 camps where 3.64 lakh people have participated. As a pilot project implemented by RBI, your Bank has also set up 15 Centres for Financial Literacy (CFLs) at Block level, five each in the State of Maharashtra, Chhattisgarh, and Telangana. Another 230 CFLs are being set up across the country to create financial awareness among the rural masses.

Rural Self Employment Training Institutes (RSETIs)

Your Bank has set up 152 RSETIs spread across 26 States and 3 Union Territories. RSETIs act as social change agents, empowering rural youth towards sustainable livelihood through skill development and training, helping them to establish their own micro enterprises, thereby creating rural employment and wealth creation. Despite the COVID-19 pandemic, the RSETIs have trained 66,260 candidates and achieved 107% of the Annual Training Target set by Ministry of Rural Development (MoRD).

During the pandemic, the Bank's Customer Service Points across the country served in difficult terrains/conditions to meet financial requirements of the people in need.

E. NBFC Alliances

Your Bank has created NBFC Alliances Department in October 2018 after the guidelines on Co-origination of Loans with NBFC-ND-SIs, were issued by the RBI. While under Co-origination, 8 NBFCs were

on-boarded, RBI has come up with fresh guidelines on co-lending of loans with NBFCs on 5th November, 2020 covering all NBFCs including HFCs providing a wider basket along with more convenience for operations, which supersedes its earlier Co-origination guidelines. Your Bank's policy on co-lending with NBFCs is available on the official website and co-lending is set to be a new focus area for your Bank to bolster its Priority Sector loans. Through the co-origination arrangement, your Bank has sanctioned 38,000 loans in the last one year in a complete digitisation mode for loans up to ₹1 lakh. Alongside co-lending, your Bank through the Business Associate policy with NBFCs, MFIs and BCs will be increasing its footprint in the under covered geographies in the country with focus on growth in its Priority Sector loan books

F. Government Business

Your Bank is at the forefront in conducting Government Business and is an accredited Banker to major Central Government Ministries and Departments. Your Bank is the market leader in Government Business with a market share of over 67% in Central Government Turnover and more than 80% share in Government Commission.

Your Bank, with its wider presence and digital prowess has been Preferred partner to the Government for "Digital India". Your Bank is continuously engaged in developing customised technology solutions, to keep pace with the Government's digital