

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

initiatives facilitating transition to the online mode, providing greater efficiency and transparency, resulting in ease of doing business and ease of living for the citizens.

Your Bank is actively engaged in implementation of Social Security Schemes of the Government of India viz- PM Kisan Samman Nidhi Yojana, Pradhan Mantri Shram Mandhan Yojna, Pradhan Mantri Kisan Mandhan Yojna, and PM Garib Kalyan Yojna for PMJDY Women Beneficiaries.

Govt. Turnover and Commission

(₹in crore)

Particulars	FY 2019-20	FY 2020-21
Turnover	52,62,643	50,77,446
Commission	3,742	3,617

Following initiatives were implemented during the year:

1. Pradhan Mantri Garib Kalyan Yojna for PMJDY Women Beneficiaries

Your Bank has facilitated release of ₹30,796.39 crore to 20.54 crore beneficiaries. Your Bank has developed an online portal for monitoring of the funds transferred to women PMJDY beneficiaries as per the guidelines received from the Finance Ministry for generating MIS up to Branch level in respect of funds distribution.

2. PM-CARES

During the outbreak of COVID-19, your Bank has opened accounts meant for collection of Donations by Central and State Govts, largest among these being PM-CARES account.

3. PM Kisan Samman Nidhi Yojana

As accredited Bank to Ministry of Agriculture & Farmers Welfare, your Bank has facilitated distribution of ₹63,170 crore under the scheme in FY2021.

4. Direct Benefit Transfer (DBT)

All the major schemes of Direct Benefit Transfer (DBT) of Gol and State Governments are being implemented through your Bank on a PAN India level. Your Bank is the sole Banker for processing

Direct Benefit Transfer of LPG subsidy (DBTL). Total number of transactions and amount processed in FY2021 are as under:

(₹in crore)

Particulars	No. of Transactions	Amount
DBT	80.20	3,97,524
DBTL	107.85	15,506

5. Ministry of Home Affairs

Your Bank has been authorised by the MHA, to open FCRA accounts of all NGOs to receive foreign contributions. There are over 23,000 FCRA certificate holders across the country, which are required to open account with Your Bank. Around 10,000 accounts have been opened during FY 2020-21.

SBI

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- KISAN CREDIT CARD**
 - Interest rate at 7% p.a
 - 33% incentive for prompt paying farmers
 - Collateral free loan up to ₹1.6 lakh
- MUDRA LOAN**
 - No collateral upto ₹10 Lakhs
 - Simple documentation
- LOANS FOR SELF HELP GROUPS**
 - Loan for livelihood
 - Flexible repayment
- TRACTOR LOAN**
 - Landholding required: 2 acres
 - Flexible repayment
- ASSET BACKED AGRICULTURE LOAN**
 - Loan up to ₹2 Cr.
 - Low interest rate
- ATMA NIRBHAR BHARAT SCHEMES:**
 - Loans available under Agri Infra Fund, PMFIS scheme, ASIDF scheme
 - To establish cold storage, warehouses, silos, food processing units etc.
 - Credit Guarantee available
 - Interest subvention available
- FARMER PRODUCER COMPANIES (FPCs)**
 - Loans available for all activities of FPCs
 - Attractive interest rates
 - Credit guarantee available
 - Interest concession available

For more details, visit bank.sbi or Contact Branch Manager

6. GeM (Government e-Marketplace)

Your Bank is the pioneer amongst Banks for financial integration of payments to suppliers for procurement of common goods and services through GeM portal. The GeM Pool accounts of five States and 988 Autonomous Bodies have been opened with your Bank.

7. e-Tendering

12 State Governments have been provided the product by integrating with SBMOPS. Our endeavour is to onboard all State Governments in a phased manner. The e-Tendering Solution has been provided to CPWD and NRIDA (National Rural Infrastructure Development Agency), for Pradhan Mantri Gram Sadak Yojna.

8. Passport Seva Project

Your Bank is the Sole Banker in the Passport Seva Project by integrating with SBMOPS for collection of fees. Integration with SBI e-Pay is also underway to provide an alternate option.

9. Ministry of Railways

Integration of SBI UPI and Rlys (CRIS) ATVM tickets is in final stage after successful test transactions. POS machines are being provided to TCs in moving trains. Furthermore, 10,326 machines are made operational.

10. Department of Post

MoU has been executed for collection of Postal Life Insurance through SBI (for both mandate and VAN models).

Centralised Integrated Payment System (CIPS), to take care of entire Postal Payments, was implemented in Delhi PAOs by your Bank on a pilot basis during FY 2020-21. Riding on successful implementation now it has been decided by Postal headquarters to extend the scheme PAN India and MoU to this effect is going to be executed shortly.

11. Income Tax Refund Order (ITRO)

MoU has been executed with CDBT making your Bank the Sole refund Banker for Income Tax refund. SBI has successfully processed more than 2.6 Cr. refunds in FY 2020-21 amounting to ₹2.6 lakh crores

12. National Health Authority (NHA)

National Health Authority (NHA) is the umbrella body for implementation of Ayushman Bharat Yojana (ABY) in the country with the help of State Health Authority (SHA) in the States. Your Bank is proud to be associated with NHA as the Principal Banker.

13. Pension Payments

Your Bank has been administering pension payment to 58.81 lakh pensioners and made disbursement of total pension amount of more than ₹1,50,860 crore in FY2021. New pension accounts of 3.38 lakh pensioners have been added in the current fiscal.

Your Bank has revamped Pension Sewa website www.pensionseva.sbi, enabling pensioners to login and view their pension details viz. transaction details, generation of pension slips, and arrear calculation sheet, amongst others from the comfort of their home.

14. Small Savings Schemes

State Bank of India services more than 82.59 lakh PPF and 20.32 lakh Sukanya Samriddhi accounts making it the highest among all the authorised Banks. Additionally, 5.35 lakh PPF accounts and 2.40 lakh Sukanya Samriddhi accounts have been added during FY 2020-21.

G. D&TB – Marketing

D&TB – Marketing, erstwhile Transaction Banking Unit (TBU) leverages technology to provide comprehensive solutions for bulk transaction requirement of clients, facilitating their efficient funds management along with value added services such as customised MIS and dedicated single point client support among other areas. The Digital & Transaction Banking services facilitate your Bank to maintain close relationship with clients and also to assess their other Banking requirements such as Credit, Fund Management and Cross Selling. During FY2021, the D&TB played a vital role in providing doorstep services and facilitating transactions during the COVID-induced lockdown.

Your Bank offers a wide range of D&TB products/services to Corporate, Government Departments, Financial Institutions and SME Clients. Corporate and Government clients along with SME continue to be the key focus segment for the Bank.

Keeping in line with market trends, your Bank is continuously updating/evolving the bouquet of D&TB products/services offered to meet client requirements as well as has the best of products in market, benchmarked to those offered by competitors. In order to bolster the businesses of the clients through the digital transaction mode during COVID-19, D&TB Marketing conducted several campaigns during the year.

Despite the lockdown of businesses due to the current year challenges posed by the pandemic, the D&TB Fee Income for the fiscal increased from ₹1,902.77 crore in FY2020 to ₹2,009.75 crore in FY2021.

The turnover for FY2021 registered a Y-o-Y increase of 10.92% with transactions amounting to ₹67,64,137 crore in FY2021 over ₹60,98,347 crore in FY2020.

Your Bank was recognised as “Best Transaction Bank in India” by Asian Banker Magazine, Singapore for the fourth consecutive year in a row in 2020. Your Bank was also recognised as “Best Payment Bank in India” by Asian Banker Magazine, Singapore for the second consecutive year in 2020.

2. Global Banking

A. Corporate Accounts Group (CAG)

Corporate Accounts Group (CAG) is a dedicated Strategic Business Unit (SBU) of your Bank handling the portfolio of ‘high value credit’ with a USP of specialised and efficient delivery platform. The CAG SBU has four specialised Branches headed by the General Managers located in India’s top three commercial centres viz. Mumbai, Delhi, and 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.