

IV. Support and Control Operations

1. Human Resources and Training

A. Human Resources

Your Bank believes that its employees are at the core of its strategies to achieve all present and future organisational goals. The Human Resources Department of your Bank goes beyond the routine and encompasses all aspects of people management by building a positive work culture for realising your Bank's business goals. We believe that our Human Resources is our strength and will be pivotal in helping us face the new challenges on the fronts of knowledge, technology and changing trends in national and global economy.

Your Bank's Human Resource Department is making all efforts for effective designing and implementation of various HR policies, procedures, and programs for developing and managing knowledge, skills, creativity, aptitude, and talent and for using them optimally. The focus of HR has now moved to the strategic utilisation of employees and the measurable impact of employee's performance on business. The HR Management of your Bank continuously aligns its strategies with the ever-changing aspirations of the workforce to increase efficiency and promote participative work culture in the organisation.

The summarised HR Profile of the Bank as on 31st March, 2021 is as under:

Category	31.03.2020	31.03.2021
Officers	1,06,361	1,08,772
Associates	1,03,134	1,00,796
Subordinate staff & Others	39,953	36,084
Total	2,49,448	2,45,652

1. STEPS: Core Values of Bank

The core values of your Bank have been made into an integral part of our day-to-day professional life, by including 'STEPS' under annual performance appraisal system (CDS) to emphasise upon the importance of "Service, Transparency, Ethics, Politeness and Sustainability".

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 structure, amongst others.
- Bank has streamlined its promotion and transfer process, and these are now 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. This year majority of promotion interviews were conducted through video conferencing and despite the challenges posed by COVID-19 Pandemic, promotion exercise was concluded before 30th April, 2020, that is, within one month.
- 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.

- For a Bank with a large footprint and diversified set of roles, specialised skills are very important to drive success. To

ensure deep domain knowledge and to foster expertise, your Bank has defined career paths for its officers in Scale-II to V as per 7 Job Families viz. Credit & Risk, Sales, Marketing and Operations, HR, Finance and Accounts, Treasury and Forex, IT and Analytics.

- "SBI GEMS" a mechanism to promote recognition and develop organization memory of such recognition is in place in your Bank.
- Your Bank has in place a policy on Succession Planning for the Senior Leadership positions to ensure smooth transition at all the critical executive level positions. Succession Planning exercise to all DMDs/CGMs/GMs critical profiles has been completed during FY2021. The key outcomes of Succession Planning are to follow up using the results in a consistent, open and transparent manner to prepare and update Development/Training Programmes and to take Staffing Decisions during posting, including the relative priority of the developmental assignments that benefit the officer and your Bank.
- Your Bank organised two webinars viz. 'Put Your Mind at Ease' during Oct-Nov'20, to help employees manage their stress and time in a better way. The two webinars were handled by a professionally qualified counsellor and were also addressed by the Chief Medical Officer (CMO) from Corporate Centre. Both the webinars had been taken positively by the employees and were actively participated by 1,183 and 764 employees, respectively.

3. Recruitment

- Your Bank is actively recruiting specialised talent on lateral/ contractual basis in the areas of Wealth Management, IT, Information Security, Risk, Credit, and Audit, among other fields in order 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 in order to reach out to a wider pool of candidates. Advertisements are published on LinkedIn, Naukari.com,

and iim.jobs, besides publishing our recruitment notification on Facebook and Instagram handles. Use of social and digital media in our recruitment process has enabled your Bank to reach out to larger pool of tech-savy and aspiring candidates. Additionally, your Bank has also tied up with professional bodies such as ICAI in order to reach out to a good talent pool of candidates for specialist positions.

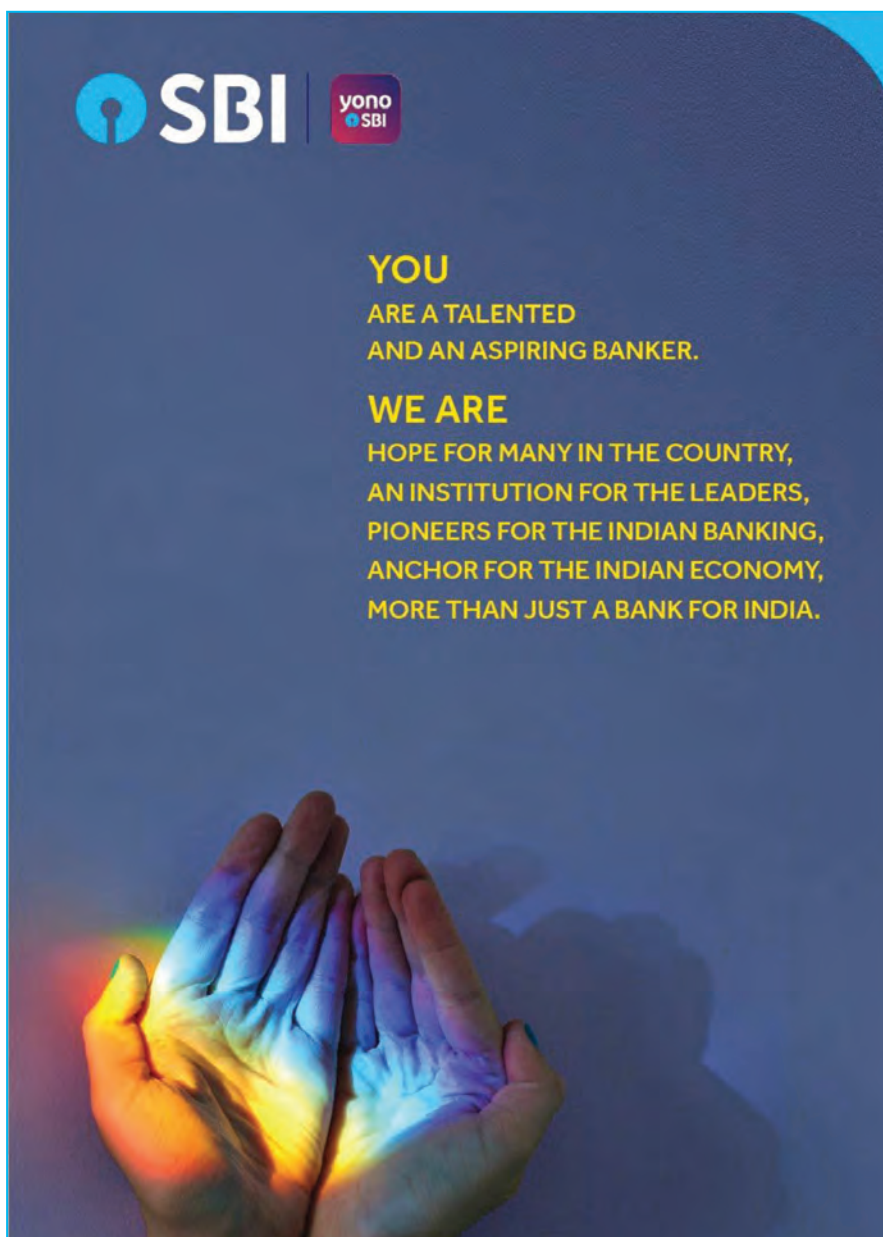
- As a measure to complete the recruitment process in a time bound manner your Bank utilised the IT platform and conducted the recruitment interviews through video conferencing following the social distancing protocols during the COVID-19 pandemic. This also reduced the long distance travelling through public transport for the interviews.

4. Gender Diversity

Gender Sensitivity and Inclusiveness have always been the cornerstones of your Bank's HR policy. Out of the total work force, the representation of women is over 25.92%. Furthermore, the women employees in your Bank are spread across all geographies and levels of hierarchy.

5. Reservations and Equal Opportunity

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



Representation as on 31st March, 2021:

Sr. No.	Cadre	Total	SC	ST	OBC	DAPs*
1	Officer	108772	19555	9098	22973	2128
2	Clerical	100796	16237	8090	26159	2340
3	Sub-Staff	36084	8857	2288	8915	214
Grand Total		245652	44649	19476	58047	4682

* Differently Abled Persons

6. Industrial Relations and Staff Welfare

- Your Bank is having a harmonious relationship with the staff and officers' federations. Your Bank has been continuously emphasising on healthy work environment, mutual respect and empathy at work-place and a good work-life balance to foster a healthy and happy workforce.
- Your Bank took a number of transformative initiatives during the year in the area of Staff Welfare. These initiatives are crucial to ensure that your Bank remains in the forefront of banking in India and our employees are equipped to meet the challenges of tomorrow.
- Your Bank has introduced payment of fixed Ex-Gratia amount in lieu of compassionate appointment for ₹12-30 lakh in different grades, 12 months' salary and education financial support for the children in the age group of 3-21 years up to the graduation level for the bereaved family of the deceased employee w.e.f 1st April 2020.
- To provide more flexibility to the employees in acquiring assets or taking care of personal requirements, your Bank has enhanced the loan limits in line with market prices.

7. COVID-19 Pandemic

The entire world was impacted by the COVID-19 pandemic leading to unprecedented disruptions across all sections of life and your Bank was no exception. All the staff members rose valiantly to the challenge of keeping the banking operations running during this critical period. Your Bank took a number of proactive mitigating measures/initiatives for staff benefit, such as reimbursement of expenses incurred on COVID Tests and Treatment, special support of to all the employees found positive due to COVID-19, and sanction of Special Leave to employees on quarantine, to contain and reduce the spread of the virus among the staff members. In the initial phase, your Bank also provided monetary compensation to employees who were in the forefront of the operations. These measures ensured

that the employees remained motivated and equipped to handle the crisis well. Unfortunately, some of our members lost their lives while ensuring uninterrupted service to the customers. For support of the family members of such deceased employees, cash compensation was introduced.

The unprecedented challenge posed by the COVID-19 pandemic has also led us to reinforce the process of continuity of operations and seamless functioning in the Banking Industry. Towards this end, your Bank has tried to realign and rework the existing "Work from Home" Policy into a more comprehensive and robust "Work from Anywhere Policy". The Policy will provide more flexibility to our staff members to continue working from alternate locations including home in times of crisis or calamity, giving them freedom to attend to their domestic requirements in addition to performing official duties. This will ensure a stable work-life balance for our staff members and will also lead to less crowding at workplace, savings on overhead costs for the organisation without disruption in the banking activities.

8. Care for Retired Employees

- Your Bank has launched a new scheme named as "e-Pharmacy" for providing domiciliary facility under SBI Health Assist Group Mediclaim Policy for retirees. An arrangement has been made with Lifetime Wellness RX International Limited popularly known as M/S Apollo Life for providing pharmacy services to the members of annual payment plan through an App named "URWORLD".
- Your Bank has rolled out the facility for obtaining life certificates through "Video based identification" in MyHRMS app. It is a facility for contactless submission of life certificate without visiting the Branch by staff pensioners and can be submitted through MyHRMS app from any Android or iOS mobile at the convenience of pensioner. Auto Email/SMS is generated in all cases of approval/rejection. This facility is in addition to existing physical submission or digital submission through Jeevan Pramaan.

- Your Bank is introducing one-time nomination facility for pensioners. The nomination facility is in addition to existing nomination facility for account balances of pensioners. The facility shall facilitate settlement of pensionary dues due to stoppage of pension, non-submission of life certificate and subsequent demise, arrears on account of retrospective wage settlement under bipartite settlements, revisions on account court directives, and revision in dearness allowance, amongst others.

B. Strategic Training Unit

The extraordinary circumstances of FY2021 have been an ultimate test of leadership and forethought. Your Bank's response to these recent black swan events is an optimised and resilient training system that is strategically tuned into the long-term business goals.

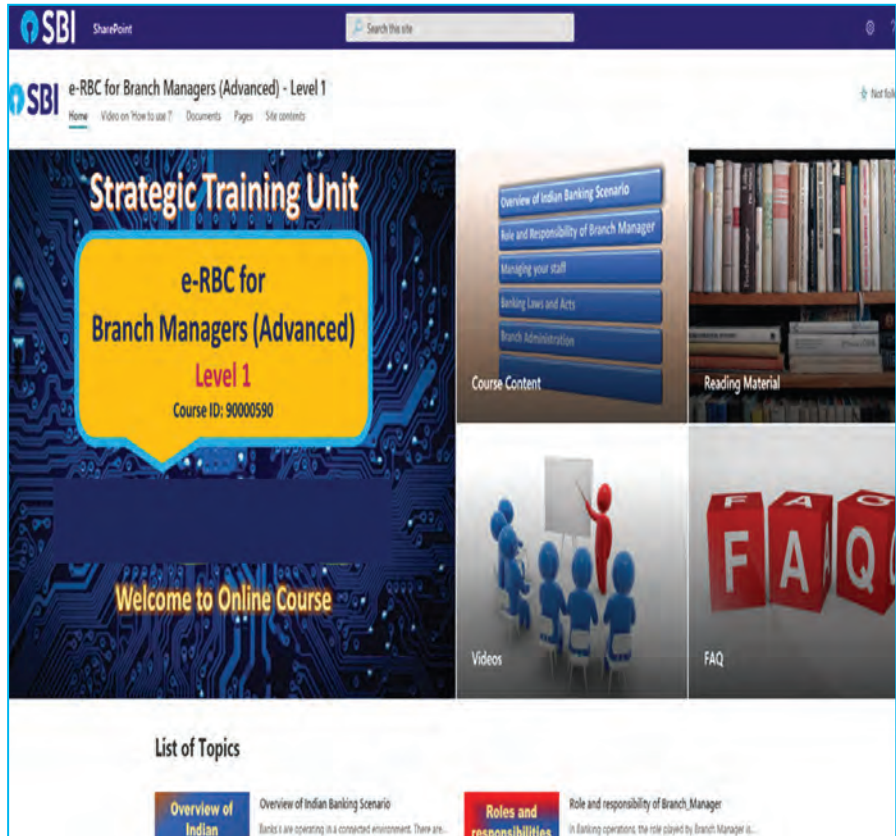
During these times, we utilised pandemic engendered limitations to drive user ease through online learning, promote pull mode of learning, teach new skills, and broaden the knowledge horizons of our workforce. As a result, our initiatives garnered global recognition, significantly reduced training expense for your Bank and at the same time enabled consistent delivery of sophisticated and interesting learning experiences.

The innovative measures undertaken by our over 400+ strong team of in-house educators and banking experts at the 6 Apex Training Institutes (ATIs) and 51 Regional Institutes of L&D (SBILDs) are mentioned below:

Hitherto classroom training was the mainstay of training with judicious use of e-channels. However, to provide constant learning support despite impaired mobility, a robust virtual learning system, which is capable of connecting the manifold functionaries and providing a deep understanding of contemporary circumstances was the need of the hour.

1) Perfecting Agile Delivery Channels: For creating a resilient online training network your Bank undertook the following steps:

- i. To foster learner interest and ensure learning retention, a repertoire of “Blended Learning” strategies such as videos, pre-reads, case studies, quizzes, interactive and recorded webinars were brought into play.
- ii. The Faculty was rigorously coached in delivering effective and engaging online interactions through external trainings and simulation courses.
- iii. All stakeholders associated with imparting training were onboarded on a single virtual platform.
- iv. An in-house, automated centralised training calendar management system was instituted.
- v. All this resulted in an enhanced interface between employees and faculty with nearly 51,000 webinars successfully conducted and 73% of staff having at least 1 live interaction with the Faculty and Subject Matter experts. On an average each employee attended around 11 webinars in FY2021.



2) Complete Remodelling of the content:

- i. For New Inductees: All induction programmes for Probationary Officers/ Trainee Officers and Award Staff (Junior Associates) have been executed virtually. Your Bank also spearheaded creation of a comprehensive common training program for newly recruited officers of all the Public Sector Banks. This was launched on 1st October, 2020 by the Hon'ble Finance Minister.
- ii. For all employees up to the Senior Management level: As a part of mandatory learning, the following is being offered to the employees:
 - a. **e-RBC:** In addition to RBI Mandated certifications in five domains, your Bank has created 45 niche Role-Based Certifications for around 2 lac employees (RBC acquired by 96% Officers and 98% Award Staff). During the year, all of these 45



certifications have been completely migrated to the e-platform by creating a digital repository of pre-reads, video tutorials, and interactive webinars followed by an online assessment.

- b. **e-Lessons:** 5 for digital skill building and 5 for Compliance have been crafted for promoting compliant and sound business practices suited to the new paradigms. 95% eligible employees completed these 10 gamified e-lesson.

iii. For Top Executives:

a. Online Assessment Centre (OAC):

We have initiated assessment of leadership competencies based on an Online Assessment Centre. Individual Development Plans charting areas of strength and development will be provided to each participant. Additionally, several MOOC platform offerings have been shortlisted based on competency needs.

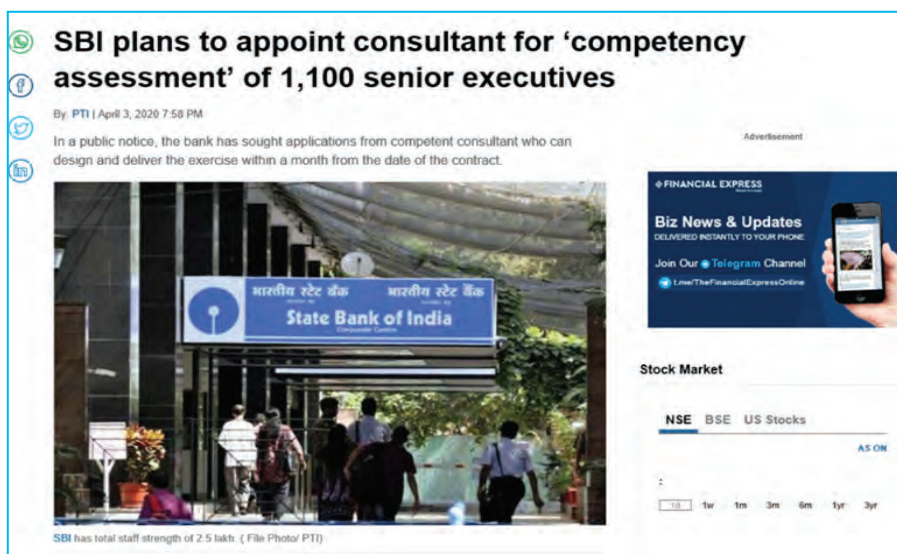
b. Immersive Credit Skilling: To make a positive difference in the economic scenario requires adroit handling of credit portfolio while resolving off-beat situations. Accordingly, all business leaders of DGM rank have been imparted intensive training in solution oriented credit decision making.

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3) Industry Connect: Awareness of contemporary issues is essential to effectively negotiate the prevalent changes and disruption. Accordingly, the following knowledge rich resources were harnessed:

i. Industry Associations: Collaborative programmes were rolled out with prestigious organisations such as ICAI, FEDAI and CARE to sensitise the workforce and keep them abreast of the current situation.

ii. **MOU:** Your Bank inked an MOU with a global front-runner for strategic collaboration in Executive Education.



Your Bank has also entered several MOUs under its “University Connect” for collaborative training of students.

4) Redefining the Scope of Training:

i. ‘Samunnati’ a Participative Coaching intervention for Branches: To enable the Branches to become more goal-driven and competitive, a radical coaching intervention based on ‘Action Research model’ has been rolled out. Action Research involves participation of the unit undergoing transformation. It is a dynamic approach, which interlinks elements such as problem identification, planning, action, and impact assessment. Under “Samunnati”, faculty members of Regional L&D institutes adopted one branch each across pan-India to extend guidance

and learnings for viable growth-models along with significant case studies.

ii. ‘SBI Wizards’ Fostering Positivity: An online quiz event “SBI Wizards” was rolled out in FY2021. The Quiz was the first of its kind initiative hosted on a large scale and was structured as a hybrid event (part self-paced, part online, and part physical). In line with the positivity theme, the participant group was widened to include one family member of the employee.



SBI Wizard: Final Event and Information Mailers



iii. **Fostering Positivity and Emotional wellbeing:** To engender a positive approach, several initiatives such as podcasts “SBICB-On-Air”, webinars on “staying fit” and “building mental resilience”, contemplative exercises like “Samya - A time to ponder”, virtual power talks by luminaries and programmes on inclusive workplaces like “Samya-leave no one behind” were undertaken by your Bank.

iv. **Building Inclusiveness:** 11 exclusively designed collaborative webinars for 596 PwD employees ensured that the employees remained engaged with your Bank even during exemption from attending office during the pandemic.

v. **Online Peer Learning tools:** Social Learning received a fillip with more than 60,000 employees participating in the online “Case Study Discussion Board” built around sharing of individual views and experiences on real-life case studies. The daily online quizzing portal “My Quest Today” was also accessed by more than 90,000 employees to test their knowledge levels. The urgent real-time operational knowledge need has been addressed by enhancing features and knowledge bank of search engine askSBI – 92% of Branches have utilised it.

vi. **Stepping Up as Strategic Influencers:**

a. Anweshan: Having a diverse and multi-generational workforce translates into innovative work practices emanating from every corner of the country. During FY2021, we launched “Anweshan”, which is an e-publication for disseminating these best practices for improved business outcomes across your Bank.

International Women's Day - 2021

SAMYA
An Annual Magazine from
State Bank Institute of Consumer Banking,
Hyderabad

SBI

Samya: Inaugurated on International Women's Day

SBI

ARE YOU PRACTICING SOCIAL DISTANCING?
Be honest. Be responsible.

We request you to practice social distancing at all times. Together, let's make our office premises a safer place for all.

WEAR MASK AT ALL TIMES

b. **Partnered Research:** To rapidly translate the ongoing changes in the financial eco-space into competitive advantage, the Research Wings at ATIs partnered with Business Units for 51 relevant and practical studies.

c. **Post-Doctoral Research Fellows:** For establishing our pedigree in leadership training, our PDRFS were leveraged as academic emissaries to establish our unique credentials into applied leadership training. They also networked to connect to global clientele and International thought leaders.

5) Expanding our Footprints:

Leveraging our capability in conducting Virtual Trainings, we were keen to test the mettle of our in-house offerings and optimally utilise our training resources in the external arena. Accordingly, the following initiatives were undertaken:

i. **Launch of Webpage:** STU webpage was launched on the Bank website to facilitate exploration/nomination

for our online courses and contains comprehensive details of all the digital and other initiatives offered by us in the learning space as also the feasible modes of delivery.

ii. **MOOCs on edX:** Your Bank is the first Corporate organisation in India and second financial institution in the world (after World Bank) to host in-house MOOCs on edX. So far, thirteen MOOCs have been launched and have received enthusiastic market response.

iii. **e-Panel Discussions:** During the year, more than 30 online discussions were organised in the presence of eminent academicians and industry experts to provide a platform for sharing best practices that are relevant to the current economic scenario.

6) **Sustainability at Core:** With the understanding that the greatest threat our planet faces is the belief that someone else will save it, all our ATIs & SBILDs have pro-actively

and intensively internalized eco-effective practices like- captive Sewage Treatment Plants (STPs) with recyclers, vermi-composting for recycling bio-degradable wastes, usage of solar panels/ Solar Plants to reduce conventional-source power consumption, rain water harvesting, and ensuring all our premises (ATI & SBILDS) are "Plastic Free Zones" with ban of single-use plastic. Most of our ATIs have been rated either Platinum or Gold by Indian Green Building Council and are also ISO 9001:2015 certified.

7) **Awards:** Your Bank has won five prestigious Brandon Hall Excellence awards 2020 for "Best Use of Blended Learning", "Best Learning Program supporting a change Transformation Business Strategy", "Best unique or innovative Learning & Development Program", "Best Advance in Technology for Crisis Management" for e-RBCs and "Best Advance in Social Learning Technology" for e-Gyanshala.

