

9. Corporate Social Responsibility

Social Responsibility is deeply ingrained in the culture of your Bank. Consequently, it has been undertaking various social welfare initiatives for creating lasting social impact. The objective of CSR policy in the bank is to:

- Participate in activities that benefit community development, social responsibility and environmental sustainability, so as to reach out to socially and economically disadvantaged sections of society.
- Accord primacy to support national priorities such as Swachh Bharat Abhiyan, Jal Shakti Abhiyan, Beti Bachao Beti Padhao, and River Rejuvenation, amongst others.

The focus areas of your Bank's CSR activities for FY2021 include healthcare, education, livelihood, sports, welfare of armed forces veterans, skill development, environment sustainability, protection of National Heritage, empowerment of women, youth and senior citizens.

CSR Spend during FY2021

In terms of the Reserve Bank of India guidelines, your Bank can spend up to 1% of its previous year's profits towards its CSR efforts. The net profit of your Bank for FY2020 was ₹14,488 crore. Accordingly, the budget for CSR for FY2021 was ₹144.88 crore. An amount of ₹71.18 crore has been allocated to SBI Foundation for carrying out CSR activities on project mode.

(₹ in crore)

	FY2021 CSR Expenditure
National Donations	26.00
Donations & other direct activities including RSETIs (for capex expenditure)	47.70
Total	73.70
SBI Foundation	71.18
Total CSR spend	144.88



SBI's Fight against COVID-19:

Your Bank has spent a total of ₹43 crore, which constitutes around 0.30 % of net profit, towards the Banks' support in fight against the COVID-19 pandemic. Some of the initiatives include:

- Your Bank has committed ₹30 crore to implement various COVID-19 relief programmes through the following key intervention areas – providing food relief with support from on-ground implementation partners PAN India; distribution of PPE kits PAN India; strengthening healthcare infrastructure by procuring ventilators and other health equipment for government hospitals across India; capacity building of healthcare workers with ECHO India; supporting initiatives for students mental well-being during the COVID-19 pandemic; and supporting two R&D projects to fight the COVID-19 outbreak in tie-up with the Indian Institute of Science (IISc).
- Your Bank has donated ₹11 crore to PMCARES fund, as support towards Covid 19 Vaccination drive.
- ₹1 crore has been donated to the Apollo Hospitals Educational and Research Foundation to set up medical rooms at six centres in collaboration with OYO and Apollo Hospital under the aegis of Apollo Hospitals Educational and Research Foundation.
- Your Bank has donated ₹1 crore to Mumbai Police Foundation, for the

welfare of the families of Covid warriors, who died while discharging their duty.

Supporting Girl Education and their Welfare:

- As a part of the 'Beti Bachao Beti Padhao' campaign of the Government, Your Bank has committed to provide an education grant of ₹1000 per month to 8,333 girl children of war-veterans/ex-servicemen/war-widows for a period of one year. Total amounting to ₹10 crore.
- Your Bank has supported in the education and welfare of 10 girl children through Shanti Sahyog, New Delhi for a period of one year. Care and nurture of 16 girl children has been undertaken through Universal Smile Trust, Kolkata.

Supporting Sports and Athletes:

- As a socially responsible organisation, your Bank has extended whole-hearted assistance in funding for the Target Olympic Podium Scheme of Ministry of Youth Affairs and Sports. An amount of ₹5 crores have been donated to the National Sports Development Fund for the cause of athletes participating in Olympic games.

Supporting Health Care:

To address the health challenges of the society, your Bank demonstrated its commitment to the society it serves. Your bank provides basic infrastructure to various Hospitals, NGOs, Trusts working for society under Health Sector improve the

conditions of the common man. To deliver quality healthcare to those belonging to underprivileged and economically weaker sections of the society, your Bank has supported to the cause by taking some of the initiatives in Health Sector.

- Support for Medical treatment of Cancer patients at Gujarat Cancer Society
- Donation of Medical and Electrical equipment to cataract patients at Ramakrishna Math, Antpur
- Donation of high-end Medical equipment FISH (Fluorescent microscope with fish software, hybridising chamber and Fish probes and implementation kit) used to detect molecular and genetic status in cancer patients
- Procurement and Installation of Dialysis Machine and Dialyzer reprocess machine for kalapurnam General Hospital at khichan village of Phalodi Tehsil, Dist Jodhpur
- Support to Eye Operation of 50 Poor and needy students at Shri Labhmuni Jansewa Trust, Mandasaur
- Your Bank has adopted 25 Children suffering from Acute Myeloid Leukaemia (AML), through Cancer Patients Aid Association (CPAA)
- Your Bank has donated Mobile Cancer Screening Unit to Nandamuri Basavataraka Ramarao Memorial Cancer Hospital, Hyderabad

- Your Bank has also supported to various Trust Hospitals by donating ambulances, setting up of Operation Theatre, and donating medical equipment, amongst others

Supporting Education:

Your Bank always strives to support education of weaker social group in remote, unreachable and underdeveloped areas. The areas covered are given below:

- Financial help for Education programme for 100 Children with disability in community schools at Vijapura District, Karnataka for a period of 18 months from October 2020 to March 2022
- Purchase and installation of Solar Power Plant at Badhit Senior Secondary School, Ajmer. School provides vocational training to 260 deaf students
- Donation to Kat-Katha NGO for women empowerment and children education of trafficked women at GB Road, Delhi
- Your bank has helped in setting up of computer labs and robotics labs for the needy and destitute students
- Support rendered to various NGOs and trusts working in the field of education for children by donating school buses, study equipment, and providing education facilities

Skill Development:

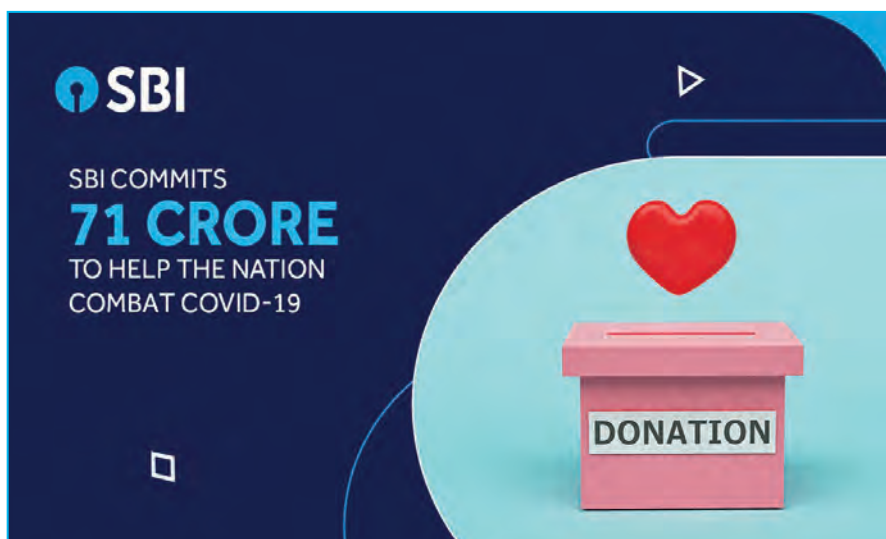
Rural Self Employment Training Institutes (RSETIs): India is one of the youngest nations in the world with more than 50% of its population below 25 years of age. Employability of the growing young demography is one of the important factors in the economic development of the country. The skill development initiatives support the supply of trained manpower.

Your Bank has set up Rural Self Employment Training Institutes (RSETIs) across the country as an institution to help and mitigate the unemployment and under-employment problem among youth in the country. During the FY2021, your Bank had allocated an amount of ₹22.50 crore for capex expenditure to 17 RSETI buildings.

Swachh Bharat, Environment Protection and Sanitation:

Your Bank is committed to the Government's mission of "Swachh Bharat" and has undertaken several initiatives across the country, which include providing sanitary napkin vending machines, dumper bins, and machines for plastic recycles, amongst others. Your Bank is also committed to environment protection and contributes positively to reduce the carbon footprint. The major initiatives implemented by your Bank are as follows:

- Donation of Lab Equipment and construction/renovation of five disabled friendly toilets at Leprosy Mission Trust
- Tree Plantation at Ahmedabad, Miyawaki System, organised by Green Leaf Trust and supported by SBI
- Donation to Prabhav Foundation Green Park, New Delhi towards plantation of tree plantation on the banks of Yamuna river near Kalindi Kunj and Abul Fazal Pond, New Delhi



Women Empowerment

Your Bank is committed towards strengthening women empowerment and care for senior citizen. The major initiatives taken in this space are as follows:

- Setting up of a stitching training Center for women at Shri Sewa Bharti Siksha Samiti, Indore
- Setting up of a Computer Library with 10 workstations and necessary software at The Hindu Women's Welfare Society (Shradhaanand Mahilashram)
- Your bank has supported Khirpai Ramakrishna Sarada Sevashrama, towards construction of dormitory for poor and underprivileged women

Welfare of Tribal People and Persons with Disabilities

Your bank has supported welfare of Persons with Disabilities by donating prosthetics legs, wheelchairs, braille kits and other equipment for the use by the persons with disabilities.

Special activities have been undertaken for the upliftment of tribal people by providing avenues for self-employment and providing facilities for their well-being.



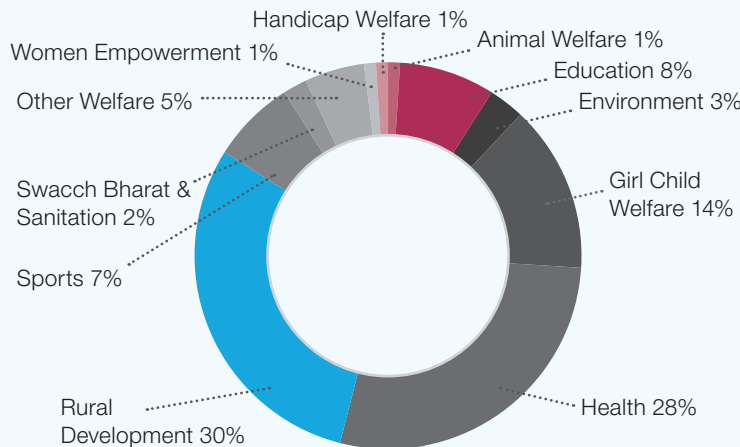
Animal Welfare

- Your Bank has adopted tigers and other endangered animals for their welfare for a period of one year through various zoological parks and animal shelters
- Support granted for installation of Bird Perching Stands at Kolleru Wildlife Sanctuary for the welfare of rare species of birds

Support during Natural Calamity

- Your Bank has contributed towards environment-friendly measures by understaking the plantation of 15,500 saplings across the "Amphan" affected coastal area of South 24 Parganas District, West Bengal
- Support rendered to flood hit areas in Hyderabad by providing essential items to the people who were affected by the floods.

SECTOR WISE SPENT FY2021



Employee Volunteer - SBI Children's Welfare Fund:

With the concept of "Charity begins at home", your Bank had established a Trust in 1983, SBI Children's Welfare Fund, an initiative undertaken by the staff members. The Trust was created by the voluntary contribution from the employees of your Bank towards the betterment of the underprivileged children and orphans. The interest earned on the corpus of the fund is utilised to extend grants to selected institutions that are engaged in the welfare of underprivileged children viz. orphans, differently abled, destitute and deprived. During FY2021, total contribution of ₹0.54 crore has been received from the staff of the Bank and your Bank has donated an amount of ₹0.64 crore to 8 institutions/organisations across the country, which are working for the welfare of the children who are from the marginalised and downtrodden section of the society including PWDs.

V. Subsidiaries

SBI CAPITAL MARKETS LIMITED (SBICAP)

Name of the subsidiary company	Ownership (SBI Interest)	% of ownership	Net Profit (losses) Mar 2021
SBI Capital Markets Ltd.	58.03	100%	273.25
SBICAP SECURITIES LIMITED (SSL)	NOT APPLICABLE		207.12
SBICAP VENTURES LIMITED (SVL)			37.04
SBICAP (SINGAPORE) LIMITED (SSGL)			(4.15)
SBICAP TRUSTEE CO. LIMITED (STCL)			12.98

SBICAPs is India's leading investment banker, offering a bouquet of investment banking and corporate advisory services to diversified clients across three product groups - Project Advisory and Structured Finance, Equity Capital Markets and Debt Capital Markets. These services include Project Advisory, Loan Syndication, Structured Debt Placement, Mergers and Acquisitions, Private Equity, Restructuring Advisory, Stressed Assets Resolution, IPO, FPO, Rights Issues, Debt and Hybrid Capital raising. SBICAP is also involved in fund raising through new product such as Real Estate Investment Trusts (REIT) and Infrastructure Investment Trusts (InvIT) in line with Government's Asset Monetisation Plan.

The ranking of SBICAP across the product groups are given below:

- Ranked No. 1 - India Borrower Loans in Local Currency (INR) - Mandated Lead Arranger - market share of 74.4% as per Bloomberg league tables.
- Ranked No. 1 ranking in Emerging Markets, Merger and Acquisition deals in India as per Refinitiv.
- Ranks 3rd in FY21 with market share of 12.13% in Debt capital market space as per the Bloomberg League Table.

- Ranks No. 3 in the league tables with a market share of 69.5% by Issue Amount in Equity Capital Market space as per Prime Database.

On a standalone basis, SBICAPs posted a PBT of ₹383.25 crore during FY 21 as against ₹275.56 crore during the FY20 and a PAT of ₹273.25 crore for FY 21 as against ₹215.43 crore for FY 20. On a consolidated basis it has posted a profit of ₹527.10 crore as against ₹334.49 crore in the previous year.

A. SBICAP SECURITIES LIMITED (SSL)

SSL, a wholly owned subsidiary of SBI Capital Markets Limited, besides offering equity broking services to retail and institutional clients both in cash as well as in Futures and Options segments, is also engaged in Retail Distribution of other financial products such as Mutual Funds, Tax Free Bonds, Home Loan, Auto Loan, amongst others.

SSL has over 101 branches and offers Demat, e-broking, e-IPO, and e-MF services to both retail and institutional clients. SSL currently has around 24 lakh clients. The Company posted a net profit of ₹207.12 crore during FY 21 as against ₹84.94 crore in FY 20.

B. SBICAP VENTURES LIMITED (SVL)

SBICAP Ventures Ltd (SVL), a wholly owned subsidiary of SBI Capital Markets Limited, presently manages two funds: Neev Fund & SWAMIH Investment Fund I.

Neev Fund is SEBI registered Category I AIF with a mandate to invest in infrastructure development of eight low-income states. SVL is a General Partner in Neev Fund with ₹63.64 crores investment which is 12.61% of fund size. The fund has fully invested its investible corpus of ₹447.99 crores across 10 portfolio companies. SVL plans to announce launch of SVL-SME Fund (Neev II) in Q-1 FY 2022.

SWAMIH Investment Fund I is SEBI registered Category-II AIF which achieved its first close on December 6, 2019 at ₹10,037.50 crores with Government of India and public sector banks and institutions as investors in the Fund. It has mandate to provide last mile funding to stalled housing projects. The Fund has disbursed ₹1,268.40 crores across 38 projects.

The company is also selected as Asset Manager for two Fund of Funds - Self Reliant India Fund and UK India Development Cooperation Fund which are in the process of operationalization.