

handle customer complaints properly. For this, your Bank has created a Centralised Complaint Resolution Centre (CCRC) at LHOs for handling all branch-related complaints of the Circle, obtaining feedback on the resolution of complaints and reopening of closed complaints based on such feedback, contacting customer before the closure of complaints and making it mandatory to record the confirmation of such call in CRM-CMS, sending interim replies to customers and sending updates during various stages of resolution.

All complaints will be centrally marked to this Centre by the CRM for resolution. This will ensure the release of bandwidth at branches and RBOs for providing better Customer Service and business. The quality of resolution will be standardised, monitored and analysed to avoid repeat complaints on the same issue and ensure customer satisfaction. This has been already implemented in Delhi Circle and being implemented in 7 other Circles.

(iv) Uniform Layout of Branches

Improvement in the Branch Ambience to enhance customer interactions and experience at touchpoints. Presently, 1,476 metro and urban branches have already competed.

(v) Floor Coordinators at Branches

The utilisation of SSL executives as floor coordinators was one of the initiatives implemented for enhancing customer service at the branches. Their role involves meeting and greeting customers visiting the branches and directing them to the counters and channels. Presently, around 1,352 SSL executives are present in various branches for sale of '3 in 1' Demat accounts and also working as Floor Coordinators. In Phase I, coverage of 3,111 Metro and Urban branches are proposed by March-end and after that all Metro and Urban branches are to be covered in Phase 2.

(vi) Revamping of Bank's Contact Centre

The under used Registered Mobile Number (RMN) based automated services are being developed and proposed to be rolled out through SBI's Contact Centre shortly. An internal call centre is currently functional at Kolkata on a pilot basis, with access to the CRM 360.

(vii) Market Share improvement plan at Metros

To increase its low market share in Metros, your Bank had conducted a Pilot study at Mumbai Metro, and the Circle has successfully implemented the suggestions for improvements. To carry forward this initiative, your Bank is conducting a study to suggest recommendations for improvement in market share in five other Metro markets, namely Delhi NCR, Bengaluru, Hyderabad, Chennai, and Kolkata.

G. GOVERNMENT BUSINESS

Your Bank is the market leader in Government Business. It has traditionally been the banker of choice to the Government of India (GOI) and is an accredited banker to major Central Government Ministries and Departments. SBI is contributing significantly towards e-governance initiatives taken by the GOI, and is instrumental in the development of e-Solutions for both Central and State Governments. This has facilitated their transition to the online mode, providing greater efficiency and transparency, resulting in ease of doing business and relaxation of living for the citizens.

Your Bank is actively engaged in the implementation of Social Security Schemes of Government of India viz. PM Kisan Samman Nidhi Yojana, Pradhan

Mantri Shram Mandhan Yojna, and Pradhan Mantri Kisan Mandhan Yojna.

Government Turnover and Commission

Particulars	(₹ crore)	
	FY 2019	FY 2020
Turnover	57,47,997	52,62,643
Commission	3,974	3,742

Your Bank is an active stakeholder in the Government's latest initiatives and is continuously engaged in developing customised technology solutions such as e-Tendering, e-BG, e-Trade, amongst others. Following initiatives were implemented during the year:

1. GEM (GOVT. E-MARKETPLACE)

Your Bank is the pioneer amongst banks for the financial integration of payments to suppliers for procurement of everyday goods and services through GeM portal. GeM Pool accounts of five states and 105 autonomous bodies have been opened with your Bank.

2. E-TENDERING

12 State Governments have been provided with the product by integrating with SBMOPS. PSUs integrated independently are NTPC and ONGC, which is in the process of completion.

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Your Bank has also completed pilot testing for the Airports Authority of India (AAI). Integration of National Highway Authority of India (NHAI), DMRC and Chidambaram Port Trust is in process.

3. INDIAN RAILWAYS

Your Bank has migrated salary and vendor payments of all 216 Railway Accounting Units (RAUs) to Centralised and Integrated Payment System (CIPS) on CMP platform in September 2019. SBMOPS is being integrated with Centralised Receipts Portal of Railways for taking care of Railways Receipts through the Portal. Once implemented, this will facilitate complete control over Receipts and Payments business of Railways, which is currently scattered with many banks.

4. DEPARTMENT OF POST

Your Bank is in the process of rolling out the Centralised Integrated Payment System (CIPS), a complete solution for entire postal payments. The pilot phase has been implemented w.e.f. November 2019 for salary payment of Delhi Division of Department of Post.

5. EDUCATIONAL CONSULTANTS INDIA LIMITED (EDCIL)

Your Bank has executed successful integration of EDCIL, a MINI Ratna PSU, conducting recruitment exams for 80 PSUs and ABs, with SB MOPS, for the collection of recruitment fees.

6. DIRECT BENEFIT TRANSFER (DBT)

Your Bank is the sole Banker for processing Direct Benefit Transfer of LPG subsidy (DBTL). The Total number of transactions and amount processed in FY2020, up 31st March, 2020 are as under:

Particulars	No. of Transactions (in Crore)	Amount
		(₹ crore)
DBT	57.26	2,95,045
DBTL	139.01	25,122

7. AUCTION OF ITEMS GIFTED TO HONOURABLE PRIME MINISTER OF INDIA

Your Bank has made its services available for collection of proceeds from the auction of items gifted to Honourable Prime Minister of India at the National Gallery of Modern Arts, New Delhi. The Ministry of Culture organised the event.

8. PENSION PAYMENTS

Your Bank has been administering pension payment to 57.17 lakh pensioners through its 16 CPPCs and made disbursement of total pension amount of more than ₹ 1,64,580 crore in FY2020. New pension accounts of 3.30 lakh pensioners were added in FY2020. Your Bank has also launched Pension Sewa website www.pensionseva.sbi, enabling pensioners to login and view their pension details viz transaction details, generation of pension slips, arrear calculation sheet, amongst others, from the comfort of their home.

9. PM KISAN SAMMAN NIDHI YOJANA

As an accredited Bank to the Ministry of Agriculture and Farmers Welfare, your Bank has facilitated the distribution of ₹ 42,274 crore under the scheme to the

farmers, during the year. Your Bank also facilitated the transfer of over ₹ 12,000 crore to over six crore farmers in just one click by the Honourable Prime Minister of India under the scheme, at an event held on 2nd January, 2020.

10. SMALL SAVINGS SCHEMES

Your Bank services more than 79.18 lakh PPF and 18.24 lakh SSA accounts, making it the highest among all the authorised banks. Additionally, 5.39 lakh PPF accounts and 3.13 lakh SSA accounts were added during FY2020.

11. OTHERS

Your Bank's SBI e-pay aggregator service has been integrated with Chief Minister's Relief Fund Portal, Government of Odisha and Chief Minister's Relief Fund, Government of Karnataka, for collection of donations. State Bank of India has been able to get the accreditation status of Ministry of Animal Husbandry, Dairying and Fisheries – new Ministry carved out of the Ministry of Agriculture.

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12. AWARDS

Government of India awarded your Bank the following Awards:

- First Prize for opening the largest number of Sukanya Samriddhi Accounts amongst all Banks (PAN India). The award was given at National Savings Institute, New Delhi on 30th October, 2019 to celebrate "World Thrift Day".
- Outstanding Performance in Sikkim, as Sponsor Bank, for timely wage payments of MGNREGA. The Ministry of Rural Development gave the award.

H. TRANSACTION BANKING UNIT

Transaction Banking Unit (TBU) leverages technology to provide comprehensive solutions for bulk transaction requirement of clients. This facilitates efficient fund management for its clients along with value-added services such as customised MIS and dedicated single point client support among other areas. The Transaction Banking services facilitate your Bank to maintain a close relationship with its clients and also to assess their other Banking requirements such as Credit, Fund Management and Cross-Selling.

Your Bank offers a wide range of TBU customised products and services to Corporate, Government Departments, Financial Institutions and SME Clients through its large network of over 22,000 branches. Corporate and Government clients, along with SME, continue to be the key focus segment. Your Bank is giving thrust for penetration into the SME sector as well as start-ups. Keeping in line with market trends, your Bank is continuously updating and evolving the bouquet of TBU products and services offered to meet the requirements of clients and has the best of products in the market.

TBU Fee Income increased by 43.38% from ₹ 1,327.08 crore in FY2019 to ₹ 1,902.77 crore in FY2020. A 40% plus annual growth in fee Income has remained consistent in the last few years.

Turnover registered a YoY increase of 60.71% with transactions amounting to ₹ 61,20,331 crore in FY2020 over ₹ 38,08,314 crore in FY2019.

Your Bank received International recognition as the "Best Transaction Bank in India" by The Asian Banker for a record 3 consecutive years. Your Bank was also recognised as the "Best Payment Bank in India" by The Asian Banker and "Best Cash Management House in India" by Corporate Treasurer.

2. GLOBAL BANKING

A. CORPORATE ACCOUNTS GROUP (CAG)

CAG is a dedicated SBU (Strategic Business Unit) of the Bank handling the portfolio of 'high value credit' with a USP of specialized and efficient delivery platform. The CAG SBU has 4 specialized Branches headed by General Managers located in India's top 3 commercial centers viz. Mumbai, Delhi, & 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.

The relationship strategy is anchored on delivering integrated, specified and comprehensive solutions to the clients, including structured products within a specified time frame. The principal objective of the strategy is to make SBI the first choice of top corporates. A regular review of each corporate relationship by senior management sets the benchmark for relationship management in CAG.

Apart from a variety of core credit products, CAG offers an array of customer specific products like Cash Management Product, Treasury & Forex products and Merchant Banking products in association with other SBUs and subsidiaries of SBI like SBI Capital Markets Ltd., SBI Gilts Ltd. etc.

Client Service Teams at CAG Branches aid customers in selection and delivery of any product/service offered by SBI's associates and subsidiaries as listed below:



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