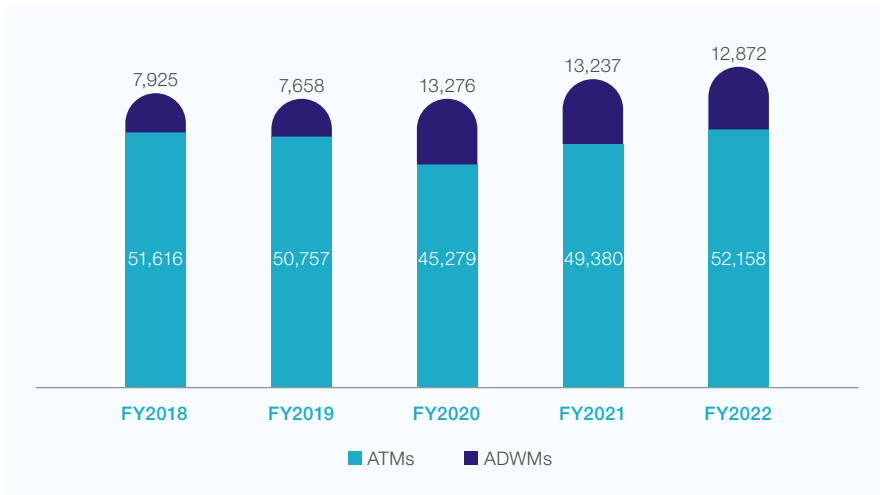


## B. ANYTIME CHANNELS

### 1. ATMs and ADWMs

Your Bank has one of the largest ATM networks in the country, with 65,030 ATMs, including Automated Deposit and Withdrawal Machines (ADWMs), as of 31<sup>st</sup> March 2022. Your Bank has its ATM

presence throughout the country, even in the most challenging locations. These include a floating ATM at the Dal Lake, Srinagar; on the jetties of Ernakulam and Vypeen in Kerala; in the Tea Gardens of Assam; and on the islands of Andaman & Nicobar, and Lakshadweep among others.



SBI also has set up (Mobile ATMs), which help extend customer service during emergencies and calamities like floods, cyclones, lockdowns, among others. These mobile ATMs are also sent to various sites like Army Base, Housing societies, Govt. Office locations, IT-Tech Parks among others.

Bank's market share in the number of installed ATMs and ADWMs is 29.8% and handles the highest share of cash (34%). On average, ~1.32+ crore transactions are recorded every day at your Bank's ATMs and ADWMs.

Your Bank adopts cutting-edge technologies and regularly upgrades and replaces the ATMs for Safe & Secure Banking.

To strengthen the security of ATM cash withdrawals against skimming, cloning, and theft of cards by fraudsters, your Bank has implemented 24x7 OTP verification feature for all cash withdrawal transactions of ₹10,000 and above, apart from processing each transaction through the more secure EMV Chip of the card.

**SWAYAM Barcode based passbook printing kiosks:** Your Bank has installed 19,500 SWAYAMs (Barcode based passbook printing kiosks).

**Green Channel Counter (GCC):** Your Bank has deployed GCC terminals at retail branches for transactions through Debit cards to promote Green Banking. Transactions facilitated are- cash withdrawal, cash deposit, funds transfer within SBI accounts, Balance Enquiry, Green PIN generations and PIN Change and Mini Statement. Transactions are enabled only on EMV compliant GCC Terminals.

**Green Remit Card (GRC):** The GRC is a cash deposit card through which funds can be deposited to a pre-defined account of your Bank by GCCs, CDMs and ADWMs. Cash deposit facilities through GRC are available 24\*7 at CDMs and ADWMs and are helpful, especially for migrant workers. The transaction limit for GRC is ₹25,000 per transaction with a monthly cap of ₹1,00,000.

### Cheque Deposit Kiosk (CDK) and Smart CDK:

The CTS enabled self-service Cheque Deposit Kiosks (CDK) facilitate customers to deposit their CTS cheques hassle-free. The kiosks have been deployed at 2,500 branches where outward clearing cheques are more than 50 per day. A receipt with a scanned copy of cheques and details such as cheque number and payee account number is generated for the depositor. Smart CDK functionality in YONO applications facilitates customers to deposit cheques in bulk (10 cheques at a time) from the convenience of their location and deposit cheques in CDK through reference number.

### 2. Positive Pay System

As per RBI directives, your Bank has implemented the Positive Pay System (PPS) for all cheque payments (Cash/ Transfer/Clearing) effective from 1<sup>st</sup> January 2021. This is a measure to prevent frauds perpetrated through cheque tampering/alteration. Positive Pay System involves re-confirming critical details of the cheque by drawer to the Bank, which would be cross-checked with the presented cheque at the time of payment processing. Registration for availing PPS can be done through any of the Bank's Branches or alternate channels, viz. RINB, CINB, Mobile Banking (Yono Lite), YONO (Mobile App) and providing details of cheque on issuance can be done through the same channels and SBI Quick (SMS) additionally. As of 31<sup>st</sup> March 2022, more than 49 lakhs of your Bank's customers have opted for Positive Pay System.

### 3. Setting up of Cyber Cell

To combat Cybercrimes, the Ministry of Home Affairs has rolled out a cybercrime reporting Portal with a dedicated email and a helpline number 1930 to report cybercrime incidents by the Victims. To support this new initiative of the Government of India, Cyber Crime Cells have been set up at all 17 Circles, for attending to customer complaints in respect of cyber frauds. As of 31<sup>st</sup> March 2022, 89,871 complaints have been attended, and ₹9.40 crore are placed under 'hold' or 'saved'.

#### 4. Customer Value Enhancement

Your Bank is a Corporate Agent of SBI Life Insurance Co. Limited and SBI General Insurance Co. Limited. It has a Distribution Agreement with SBI Mutual Fund, SBI Cards & Payment Services Limited and SBI Cap Securities Limited to distribute their products. Your Bank also distributes mutual fund products of UTI Mutual Fund, Tata Mutual Fund, Franklin Templeton Mutual Fund, L&T Mutual Fund, ICICI Mutual Fund and HDFC Mutual Fund. In addition, all branches are authorized to open NPS accounts under National Pension Scheme.

Initiatives and successes for FY2022 are mentioned below:

##### SBI General

The current year has witnessed significant migration of transactions over digital channel. During the year approx. 51 lakh PAI policies were mobilized through YONO. Health Insurance contributes 20% of the total premium mobilized.

##### SBI Cards & Payment Services Limited

Your Bank is leveraging technology for customer segmentation, which has resulted in the sourcing of approximately 16.54 lakh cards through SBI branches in FY2022. Card issuance through digital journey has been received very well by customers and is on a rising trend.

##### SBI Pension Funds Pvt. Ltd.

Your Bank has upgraded its systems to provide end-to-end digitization for instant NPS account opening. Your Bank mobilized over 1.75 lac NPS accounts during FY 22 with a market share of 22%.

##### SBICAP Securities Limited (SSL)

Bank has sourced over 7 lakh Demat and Trading accounts, contributing more than 85% business mobilization of SSL. An e2e Demat and Trading account journey has been launched on YONO.

#### 5. Internet Banking and E-Commerce

YONO is a flagship mobile banking and lifestyle app and one-stop-shop offering, not just financial services but also a gamut of investment, insurance, and shopping solutions. With a Digital-First approach, it is part of Bank's continuous endeavour to

provide innovative digital banking solutions to all customers across the country.

YONO has crossed many milestones with 111.74 million downloads and 48.35+ million registrations, till 31.03.2022, with increasing momentum in adoption and progressively higher user engagement.

##### Key Performance Highlights of YONO for FY2022:

SIM Binding feature was implemented on YONO App on 22.08.2021 to enhance the security features. This feature will ensure that the App will function only on the device where the SIM of the Bank's Registered Mobile number is present.

**Customer Onboarding:** Significant momentum was observed in new customer onboarding, with ~96% of eligible savings accounts being opened through the YONO platform.

**NPS account opening through YONO mobile app** has been launched on 27<sup>th</sup> Sept 2021. It is a complete end-to-end process wherein the customer is not required to submit the physical form to CRA (Central Recordkeeping Agency). PRAN is generated instantly. 49,051 accounts have been opened, during the year which represents 29.60% of accounts opened at the Whole Bank level.

**YONO Krishi:** YONO Krishi, a comprehensive multi-lingual platform for agriculture segment customers, launched in 2019, is an initiative by the Bank to make our farmer customers future-ready by offering them constant digital innovations pertaining to their agricultural needs. By the end of FY2022, more than 24 lakhs YONO Agri Gold Loans amounting to ~₹37,500 crore were sanctioned through YONO Krishi.

**Simplified KCC Review** through the YONO process was launched in August 2020, wherein the customer can get their KCC account reviewed online without visiting the branch in a paperless, presence less manner.

**SAFAL (Simple and Fast Agriculture Loan)** - A Pre-approved loan, first of its kind in the Agriculture segment, was launched in September 2021. The product

is available for farmers engaged in Dairy activity and associated with Corporates under Tie up through an arrangement with Bank. Farmers can avail of loans up to ₹3.00 Lakh without collateral security through this simplified, digitized process with minimal documentation. 316 SAFAL loan accounts amounting to ₹1.69 crore, and 34 Corporates have been onboarded by the end of FY2022.

**Online marketplace:** In FY2022, 111 merchant partners were live on the B2C Market Place platform (including Mitra and Mandi), witnessing 6 lakh+ transactions amounting to ~₹1,255 crore + worth of Gross Merchandise Value during the FY2022. This platform generated more than 20,000 auto loan leads for your Bank.

## 2. SMALL AND MEDIUM ENTERPRISES

Your Bank is a pioneer and market leader in SME financing with 829 SME intensive & dedicated branches across India. With over 18 lakh customers, the SME portfolio of ₹3,05,517 crore, as of 31<sup>st</sup> March 2022, accounts for nearly 10.83% of your Bank's total advances. Your Bank has always held SMEs as an important segment, considering their role in the Indian economy and for their contribution to the country's manufacturing output, exports, and employment generation. Being committed to providing innovative and straightforward financial solutions, your Bank's approach to drive SME growth rests on the following three pillars: a) Customer Convenience, b) Risk Mitigation, and c) Technology-based digital offerings and process improvements.

### 1. Customer Convenience

To build and sustain the momentum for transforming India, the Bank has created the highest number of touchpoints in branches and other channels. To enhance the ease of business for the Small and Medium Enterprises, your Bank has modified its existing delivery model of the Small and Medium Enterprises Centre (SMEC) and created Asset Management Teams (AMTs) to maintain end-to-end relationships with the customers for loans up to ₹50 lakh. Loans above ₹50.00 lakhs are handled by the Relationship Manager (SME) for better customer connect. As of 31<sup>st</sup> March 2022, 1,810 RMs (SME) were active across India.