

Business Responsibility Report

Preamble

State Bank of India (SBI), with a history of over 200 years, is one of the oldest financial institutions in India with footprints in a large number of countries across the globe. The Group has an extensive network, with over 20,000 branches in India and 191 offices in 36 countries across the world. State Bank of India tries to ensure that financial resources are made available in an easy and accessible manner to all sections of society. From its inception the Bank has firmly believed in its core values:

Customer first, Provide services to the remotest part of the country, Nurture pride in India.

SBI believes that an organization will be able to achieve sustainable economic growth only when it can deliver inclusive development for all. Translating this belief into actions, SBI continually strives to intertwine Environmental, Social and Governance aspects with all facets of business operations. This is implemented through a comprehensive Corporate Responsibility policy supported by a robust governance structure. The policy and its elements are applicable to all Departments / Verticals / Business Groups of State Bank of India.

SBI's corporate responsibility policy considers following corporate responsibility issues:

- ▶ Improved access to banking in the remote areas.
- ▶ Minimizing environmental footprint.
- ▶ Helping underprivileged communities to be self-reliant.

This report illustrates SBI's efforts towards creating long lasting value for all its stakeholders in a responsible manner. The Business Responsibility Report (BRR), covers SBI's domestic operations and is aligned with National Voluntary Guidelines on Social, Environmental and Economic Responsibilities of Business (NVG-SEE) released by Ministry of Corporate Affairs, and is in accordance with Securities and Exchange Board of India's (SEBI) Clause 55 of the listing agreement with stock exchanges.

Through this report, SBI presents the key issues that would be of interest to SBI and its stakeholders. The report is a transparent and balanced disclosure of SBI's business impacts and performance against nine principles as mentioned in National Voluntary Guidelines on Social, Environmental and Economic Responsibilities of Business

(NVG-SEE) released by the Ministry of Corporate Affairs, Government of India.

Section A: General Information about the Company

State Bank of India was formed by an Act of the Parliament and took over the Imperial Bank in 1955. The strength to withstand and grow in the face of adversity has hallmarked SBI as a leader amongst the financial institutions worldwide. Today, with a history of over 200 years it is the largest commercial bank in terms of assets, deposits, profits, branches, customers and employees. SBI prides itself as the Banker to every Indian. The majority of Indians form the bank's stakeholders/customers in one way or the other. All the business initiatives and products of the Bank are examined at the formulation stage from the angle of the societal benefit they deliver. This is ensured through the extensive network of 16,333 branches of the Bank, out of which 10,754 branches are located in rural and semi urban areas. SBI is also the market leader in agriculture finance.

The SBI group consists of 5 associate banks and a number of subsidiaries formed for niche business viz. merchant banking, life insurance, general insurance, mutual funds etc. The group has an extensive network with over 20,000 plus branches in India and another 191 foreign offices spread over 36 countries across the world. The SBI group has more than 54,000 ATMs, one of the largest ATM networks in the world. The Bank's ATMs are located in all parts of the country including some of the remotest and inaccessible parts.

SBI's non-banking subsidiaries/joint ventures are market leaders in their respective areas and provide wide range of services, which include life insurance, merchant banking, mutual funds, credit cards, factoring services, security trading and primary dealership, making the SBI Group a truly large financial supermarket and India's financial icon.

Allied financial services like insurance, mutual fund, financial leasing, card business etc. are offered through the Bank's associates and/or subsidiaries to all customer segments whether Government, Corporates or Individuals. The Bank's products & services categories can be largely categorised under the following three heads:

1. Deposits
2. Loans and Advances
3. Remittances and Collections



The Bank's activities are covered under "Group K: Financial and Insurance Activities of National Industrial Classification (All Economic Activities) - 2008" published by Ministry of Statistics and Programme Implementation. The Bank's activities fall under the following industrial activity code:

GROUP	CLASS	DESCRIPTION
641	6419	Monetary Intermediation Other Monetary Intermediation

The Bank's domestic operations are carried out through 14 Circles (Local Head Offices) and 81 Modules (Zonal Offices) that are located in major cities throughout the country. The International Banking services offer a full range of cross border finance solutions for the benefit of its Indian customers, non-resident Indians, foreign entities and banks. With presence across all time zones, State Bank of India and its affiliate banks provide 360 degree services to its global clientele. The International Banking Network is spread across 36 countries with 191 offices. Some of the Bank's International locations include UK, USA, Germany, France, Canada, Russia, South Africa, China, Singapore, Japan, the Middle East and Australia.

The Bank maintains correspondent banking arrangements with 346 reputed international Banks spread over 88 countries. Bank's Joint Ventures and Subsidiaries abroad, further underline the Bank's international presence.

Other details about the Bank:

Address:

State Bank of India,
State Bank Bhavan, Corporate Centre,
Madame Cama Road, Nariman Point,
Mumbai - 400 021, India

Website: <http://www.sbi.co.in>
<http://www.statebankofindia.com>

E-mail id: gm.snb@sbi.co.in

Financial Year reported: 2014 - 2015

Section B: Financial Details of the Company

Details for Financial Year 2014-15:	INR
Paid-up capital	747 crores
Total Income	1,74,972.96 crores
Profit After Tax (PAT)	13,101.57 crores
Spending on Corporate Social Responsibility (CSR) as a percentage of PAT in INR (FY2014-15)	1.06 %
Total Deposits	15,76,793 crores
Total Advances	13,35,424 crores
Total Business	29,12,217 crores

As one of the leading financial institutions in the country, the Bank takes its social responsibility seriously. SBI Branches and Administrative Offices have initiated and encouraged many activities in a wide variety of fields for the betterment of the society. It is noteworthy to mention that SBI had initiated services called Innovative Banking in 1973 to carry out its Corporate Social activities.

Corporate Social Responsibility is embedded in many of the Bank's business initiatives and it covers various social, environmental and welfare activities. The Bank has a comprehensive Corporate Social Responsibility (CSR) Policy, approved by the Executive Committee of the Central Board in August 2011. The Bank's CSR activities touch the lives of millions of the poor and needy across the length and breadth of the country.

The focus areas of the Bank's CSR activities are listed hereunder but not limited to:

- ▶ Education & Healthcare.
- ▶ Environment protection.
- ▶ Entrepreneurial & Skill Development programmes.
- ▶ Disaster Relief.
- ▶ Swachh Bharat Abhiyan.

The budget for the Bank's Corporate Social Responsibility (CSR) spend for FY2014-15 was 1 % of the previous year's PAT which amounts to INR 109.00 crores. The Bank's actual spend on CSR activities for FY2014-15 was INR 115.80 crores.

Further details of the Bank's CSR activities have been covered in the "Corporate Social Responsibility" section of the Annual Report 2014-15.

Section C: Other Details

Participation of subsidiaries and business partners in BR initiatives:

The details of the Subsidiaries and Joint Ventures are provided in the Bank's Annual Report for FY2014-15. The Bank's Associates and Subsidiaries fully endorse the BR Principles. However, the initiatives and programs on social and environment issues are decided on and undertaken by the independent Boards of the Associates and Subsidiaries. The Bank expects and encourages its suppliers/distributors to conduct their business in a responsible manner.

Section D: Business Responsibility (BR) Information

Governance related to BR

Director responsible for implementation of the BR policy/policies



DIN Number (if applicable)	02993708
Name	Shri. B. Sriram
Designation	Managing Director & Group Executive (National Banking)
Business Responsibility Head	
DIN Number (if applicable)	06891568
Name	Shri Vinod Pande
Designation	General Manager (Corporate Communication & Change Management)
Telephone Number	022-22870923
e-mail id	gm.ccc@sbi.co.in

As stated in the Business Responsibility Policy of the Bank, the BR performance of the Bank is evaluated annually by the Board of Directors. The Nodal Officer, heading the BR function, is responsible for the BR performance of the Bank. Further, the Bank's BR Policy is updated from time to time by the Nodal Officer (in the event of any amendments to the laws, rules and regulations, as applicable).

About the BR Report

Business Responsibility report of the Bank, is published on an annual basis since FY2012-13, (Present one is 3rd) in accordance with SEBI requirements. The BR report for FY2014-15 can be accessed on the Bank's website <http://www.sbi.co.in> or <http://statebankofindia.com> under the link Corporate Governance / CSR / BR Report.

Principle-wise (as per NVGs) BR Policy/policies (reply in Y/N)

S No.	Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
1	Do you have a policy/policies for (each Principle as stated in NVG)	Yes								
2	Has the policy been formulated in consultation with the relevant stakeholders?	Yes								
3	Does the policy conform to any national/ international standards? If yes, specify? (50 words)	SBI's Business Responsibility Policy is based on National Voluntary Guidelines on Social, Environmental and Economic Responsibilities of Business as released by Ministry of Corporate Affairs, Government of India, in July 2011								
4	Has the policy been approved by the Board? If yes, has it been signed by MD/ owner/ CEO/ appropriate Board Director?	Yes. The BR policy has been approved by the Central Board of Directors.								
5	Does the company have a specified committee of the Board/ Director/Official to oversee the implementation of the policy?	Yes								
6	Indicate the link for the policy to be viewed online	http://www.sbi.co.in or http://statebankofindia.com under the link Corporate Governance / CSR / BR Report.								
7	Has the policy been formally communicated to all relevant internal and external stakeholders?	Yes								
8	Does the company have an in-house structure to implement the policy/policies?	Yes								
9	Does the Company have a grievance redressal mechanism related to the policy/policies to address stakeholders' grievances related to the policy/policies?	Yes								
10	Has the company carried out independent audit/ evaluation of the working of this policy by an internal or external agency?	SBI has adopted the Business Responsibility Policy in FY2012-13 and the working of the Policy is evaluated on an ongoing basis.								

Section E: Principle-wise Performance

Principle 1: Practising Good Corporate Governance

The Bank is committed to the best practices in the area of Corporate Governance, in letter and in spirit and believes that good corporate governance is much more than complying with legal and regulatory requirements. Good governance facilitates effective management and enables the Bank to maintain a high level of business ethics and to optimize the value for all its stakeholders.



The objectives can be summarized as:

- ▶ To protect and enhance shareholder's value.
- ▶ To protect the interest of all other stakeholders such as customers, employees and society at large.
- ▶ To ensure transparency and integrity in communication and to make available full, accurate and clear information to all concerned.
- ▶ To ensure accountability for performance and customer service and to achieve excellence at all levels.
- ▶ To provide corporate leadership of highest standard for others to emulate.

The Bank has laid down a well-defined Code of Conduct for its Directors on the Central Board and its Core Management. This Code of Conduct attempts to set forth the guiding principles on which the Bank operates and conducts its daily business with its multitudinous stakeholders, government and regulatory agencies, media, and anyone else with whom it is connected. To get further details, the Code can be easily accessed at the Bank's website. The Bank has also set in place various Policies, with due approval from its Central Board / Executive Committee of the Central Board, encompassing the entire gamut of its performance and operations in India and abroad. The Bank's Business Responsibility Policy also covers aspects related to ethics, bribery and corruption.

Principle 2: Providing Sustainable Products and Services

The Bank has practised responsible banking for decades and established consistent commitment to productive economic activity. It has always been at the forefront of innovation, either through its products or its operations/ services. Banking system is witnessing new challenges in its traditional business domain from new digitally enabled entrants. Payment systems, of late, is the most sought-after aspect of banking business on account of the growing penetration of smart phones and e-commerce and a good number of innovative products/mobile apps have been launched.

The Bank, through Corporate Strategy & New Businesses (CS & NB) department has initiated various measures to meet the emerging challenges, namely:

- a) **Digital Banking Project: sbiINTOUCH-** It helps to enhance customer experiences & provides seamless and fulfilling banking services through simplification of products and services, like opening of account with personalised debit card, cash deposit/withdrawal, fund transfer, enquiries, interactive screens for information on educational institutes, upcoming housing projects, car dealers/ models/ prices along with eligibility for a bank loan. Also Video conferencing with the experts, on line servicing, cross selling of SBI Life, General Insurance, Mutual Funds, e-trade etc. have been promoted.

- b) **Mobile Banking Services:** SBI is the market leader with a market share of 46% in the number of Mobile Banking Transactions.
- c) Scaling up of merchant acquisitions and facilitating transactions through innovative measures.
- d) Bringing in of more banks and merchants into the fold through State Bank Aggregator Service (SBlePay) to strengthen the aggregation business and offer a full range of services to facilitate e-commerce/m-commerce transactions. SBlePay has also acquired the security certifications PA-DSS and ISO27001:2013.
- e) Enhancing customer experience in the card domain through the initiation of Green Channel Counter, Self Service Kiosk, Green Remit Card, prepaid cards like Smart Pay-out card, Smart change card, eZ- Pay Card, Vishwa Yatra Card, Gift card. These are some of the Bank's green initiatives which have social benefits too.
- f) **Swayam:** A Barcode based passbook printing kiosk. In a short span of four months more than 1 crore passbooks were printed.

The Bank procures most of its consumables through locally based suppliers. The Bank's commitment to small and micro enterprises is enshrined in a code of commitment to the segment which ensures easy, speedy and transparent access to banking services in their daily operations and in times of financial difficulties in the unit.

Principle 3: Caring for Human Capital

SBI believes that workforce is the greatest asset that propels the growth engine. Employees are considered as "Change Catalysts" and the Bank nurtures and channelizes the expertise and talent of people for growth, performance, feedback, motivation and training. The achievements and efforts are appreciated, acknowledged & rewarded.

Employee Strength

The Bank is one of the largest employers in the country having 2,13,238 employees as at the end of FY2014-15, of which 44,790 are female employees and 2,692 persons with disabilities. As on 31st March 2015 the number of contract workers is 261.

Employee Benefits

The vision of the Bank for its human resources is to create an enabling environment to enhance the efficiency of the organization. The aim is to encourage the employees to perform to their best ability by a system of proper placements and incentives, while creating an atmosphere of trust and a feeling that the organization cares about the wellbeing and personal aspirations of the staff. This helps align personal aspirations with professional goals and helps enhance efficiency. The Bank runs multiple benefit schemes for its employees like provident fund, gratuity, pension, medical benefits, concessionary interest rates on



advances, higher interest rates on deposits, scholarships to employees' children, holiday homes, grant of sabbatical to employees, executive health check-up etc.

Freedom of Association

The Bank has two recognized Employee Associations – One for Supervisory Staff and the other for Award Staff.

The names of the associations are:

1. All India State Bank of India Officer's Federation.
2. All India State Bank of India Staff Federation.

The majority of staff and officers are members of these federations.

Human Rights

Recruitment policy of the Bank does not permit any engagement of child labour, forced labour or involuntary labour. An independent complaint committee has been constituted at Local Head Offices (LHOs), Administrative Offices and Regional Business Offices (RBOs) & a Contact Coordinator placed at Corporate Centre to promptly and appropriately handle complaints of sexual harassment at work places. The Bank refrains from any discrimination on the basis of caste, creed, gender or religion and strives to ensure a healthy work-life balance for its employees. No significant complaints are pending for the FY2014-15.

Employee Training & Development

Training at the Bank is proactive, planned and a continuous process and is integral to the Bank. The Bank has a very elaborate training network comprising of 47 Learning Centres and 5 Apex Institutes developed over 50 years to cater to competence building. Bank has developed a Strategic Training Partnership between training system and business units.

The Business units are involved in each phase of the training i.e.

- a) Program designing
- b) Implementation
- c) Review

The relevance and the need for the courses are reviewed on a timely basis. All programs designed under STRAPS are uniform in content and presentation in order to maintain uniformity in training. The Strategic Training Unit ensures:

- ▶ All employees undergo at least one institutional training during the year.
- ▶ Training programs are aligned with current corporate priorities / requirements of Business Units.
- ▶ A culture of self-learning is inculcated in every employee.

- ▶ Active promotion of online learning, including mandatory role-based lessons and supported by Rewards & Recognitions

E-learning has proved to be an effective platform in providing supplementary support to institutional training. Some of the highlights of 2014-15:

Number of employees that underwent safety/skill up-gradation training during 2014-15:

Description	No. of Employees
Permanent Employees	2,12,704
Permanent Women Employees	37,535
Contract Workers	170
Employees with disabilities	3,421
Total no. of training hours	1,89,321 hours

- ▶ Short duration e-capsules (of 15 minutes each) uploaded for faster dissemination of knowledge amongst employees, especially frontline staff.
- ▶ Mobile nuggets (short study materials on mobile handsets) made available on pilot basis.
- ▶ All employees are made aware of gender sensitivity at work place.
- ▶ Senior officials are motivated to pursue Harvard Management Courses, an online course on management issues under tie up with Harvard Business School. Video lectures on industry specific inputs are arranged for senior executives.

Principle 4: Engaging with Stakeholders

Bank is a trustee and custodian of public money and in order to fulfill its fiduciary obligation and responsibilities, it has to maintain and continue to enjoy the trust and confidence of public at large. The Bank acknowledges the need to uphold the integrity of every transaction it enters into and believes that honesty and integrity in its internal conduct would be judged by its external behaviour. The Bank initiates policies, which are customer centric and which promote financial prudence.

The Bank communicates with the stakeholders through a variety of channels, such as e-mails, website, conference call, Press Meets, Advertising, one-on-one meeting, analysts' meet and attendance at Investor Conference throughout the world. Stakeholder engagement is embedded in all areas of the Bank. The Bank seeks feedback through its customer-facing channels, listens to all shareholders' concerns and from its employees through specifically provided channels. The engagement with stakeholders is done through social media like Facebook & twitter, and through active participation in a variety of industry and community associations.



Principle 5: Respecting Human Rights

The Bank recognizes its responsibility to respect human rights within its sphere of influence which it defines as:

- ▶ Employees
- ▶ Suppliers and Service Providers
- ▶ Retail clients and corporate clients
- ▶ Local communities

The bank has a direct obligation to protect the human rights of its employees, including the right to equal opportunities, fair working conditions and protection from discrimination. The Bank does not use child labor or forced labor among its staff and seeks to influence its principal suppliers to respect human rights. SBI makes a positive contribution to local communities through its various CSR and microfinance activities.

Principle 6: Caring for Environment

The Bank is committed to keeping its environmental footprint as small as possible and has taken proactive steps to reduce the direct impact of its operations on the environment. From recycling programs to energy conservation in offices and branches, the Bank is also working to reduce its operational footprints on the environment. Some of the measures introduced are:

- ▶ Commissioning Wind based power projects and using the power generated from these projects in the Bank's branches/offices in the States of Maharashtra, Gujarat and Tamil Nadu.
- ▶ Installation of Solar ATMs, and introduction of Green Channel Banking (Paperless Banking).
- ▶ Initiating a pilot project to determine the Carbon footprint levels, which will help in determining the Bank's resource consumption pattern and enable the Bank to take effective steps to implement various measures for sustainable usage in a cost effective way.
- ▶ Putting in place – SMART, Specific, Measurable, Achievable, Realistic and Time bound Green Banking Goals, some of which have obtained star rating at all Local Head Office premises from the Bureau of Energy Efficiency, and construction of 'Green' buildings, waste water treatment plants. Programs to sensitize staff on energy savings have also been initiated.
- ▶ The recycling plant housed at the basement of the SBI Bhavan, converts the waste generated into compost, which is used at SBI Bhavan and SBI residential quarters.
- ▶ Over 54,000 group ATMs and Cash Deposit Machines (CDMs) ensuring reduced consumption of paper at Branches.

- ▶ Commitment to Financing of Renewal Energy Projects (solar) to the tune of 75,000 Cr over the next 5 yrs, in view of GOI target to generate 10,000 MWs from renewable energy by 2019, subject to viability/feasibility and other laid down criteria pertaining to financing such projects.
- ▶ Tree plantation drives undertaken during monsoons, across all Circles with more than 450,000 trees having been planted in last three years.
- ▶ All Local Head Offices to install at least one waste water treatment plant in at least one identified building in the Circle.
- ▶ Rainwater Harvesting Projects having been implemented in a number of Bank's Buildings across the country.
- ▶ Electronic waste policy having been approved by the Central Board with a view to address the environmental issues.

The Bank's operations generate minimal emissions/waste and, hence, the quantity of emission/waste generated by the Bank was far below the permissible limits given by the Central Pollution Control Board. The Bank did not receive any show cause/legal notice by either the State or Central Pollution Control Board during the reporting period 2014-15.

Principle 7: Advocating Public Policy

The Bank's participation in public policy making process is multi-layered. At the leadership level, the Top Management meets regularly with Policy makers and regulatory authorities. At the policy development level, top executives meet with regulators, governments and government agencies on issues relevant to the financial services industry. This engagement takes a number of forms, including participation in government advisory bodies.

The Bank has been an active member of various banking and finance-related Trade bodies, Chambers and Associations. Some of the major associations which SBI is a part of are listed hereunder:

- ▶ Indian Banks' Association (IBA),
- ▶ Foreign Exchange Dealers Association of India (FEDAI),
- ▶ Fixed Income Money Market and Derivatives Association (FIMMDA),
- ▶ The Bank is also associated with ASSOCHAM, CII etc.

The Bank's advocacy of policy has been for the overall benefit to the society, and does not serve any sectarian interest.



Principle 8: Enabling Inclusive Growth

State Bank of India has been in the forefront of Financial Inclusion initiatives in the country. The Bank is the pioneer in the Business Correspondent (BC) model, an alternative for providing banking services to cater specially to the low income groups, both in the urban as well as the rural sector, a segment which is still characterized by small value transactions. The BC model with over 57,575 Customer Service Points (CSPs) across the country, provides various products and services like savings deposit accounts, term deposit accounts, micro loans, remittances, loan repayments, micro-pension etc. The Bank has successfully leveraged technology for Financial Inclusion by introducing Internet based Kiosk Banking, Card based and Cell phone messaging channels.

The success in Pradhan Mantri Jan Dhan Yojana (PMJDY) was another feather in the cap, where 3.3 crores accounts were opened till 31.03.2015 and 2.97 crore RuPay debit cards were issued to eligible customers, a substantial number from the difficult areas of the country. This is a testimony of the Banks commitment to serve residents across all geographies of the country. The value of transactions handled through Business Correspondents has increased by 73% from INR 22,525 crore in Mar 14 to INR 38,973 crores in March 15.

The Bank has actively participated in SHG-Bank Credit linkage programme since its inception in 1992 and is the market leader in SHG financing with a credit deployment of INR 4,586 crores to 3.85 lac SHGs, 91% of which are women SHGs (data as on 31.03.2015). The continued focus on the development of innovative and technology enabled channels, for delivering banking services among the rural populace, has resulted in the successful launch of several new initiatives like Aadhaar Enabled Payment Systems (AEPS), automated e-KYC, IMPS, Micro ATM rollout, SB-OD facility under PMJDY and DBT/DBTL payments. The Bank is also the sole Sponsor Bank for the Modified Direct Benefit Transfer for LPG subsidy (MDBTL) and handled over 29 crore DBTL transactions in a short period of time, from 15.11.2014 to 31.03.2015. All these, in the years to come, will usher in a cashless society /ecosystem having great social and environmental benefits.

Principle 9: Serving Customers

Process innovations

- ▶ Relationship Management platform was strengthened across business verticals, which included accounts management teams for corporate customers, premier banking services for high net worth customers, relationship managers for SMEs (ME&SE)
- ▶ The number of processing cells (RACPCs / SMECCs), supported by loan origination software, were increased and revamped, for quicker processing of loans

- ▶ Touch-points with customers were expanded, through opening of branches and increasing Customer Service Points (CSPs), BC outlets in remote area.
- ▶ Cluster models were introduced at all currency chest branches for efficient cash management, at semi-urban/rural area.

- The Bank has implemented a highly successful grievance redressal system and mechanisms to enable its customers to voice their concerns and provide feedback. The Bank's vision statement clearly spells out the centrality of the customer in the Bank's business strategies and operations. A multi-tiered structure of committees constantly review existing services and suggest improvements. Important issues raised by these Committees and action taken thereon, as well as analysis of the consolidated data for customer grievances from all Circles are placed before the Customer Service Committee of the Board every quarter, to identify common, systemic and policy issues that require rectification.
- The Bank has a well-defined and documented Grievance Redressal Policy which provides for:
- A board approved grievance redressal system with General Managers as nodal officers in all 14 Circles and a Principal nodal officer at Corporate Centre.
- A dedicated Customer Care Cell
- Bank's Web based Complaint Management System (CMS) has been redesigned and launched as a single online Grievance Lodging and Redressal System for the Bank. Customers can lodge their grievances through various channels, including written complaint at branch, by calling at the toll free number of Bank's Contact Centre, online, through the Bank's website, e-mails or by sending SMS message 'UNHAPPY' to a specified number). Only 1.88% complaints are pending as on 31/03/2015.

The Bank has been able to redress majority of the customer grievances within a period of three weeks of complaint as against the time limit of 30 days. The Bank has also been able to resolve almost all ATM related complaints within the RBI stipulated period of 7 days.

