2. Information Technology

A. Network Infrastructure Improvement

To deal with the COVID-19 pandemic crisis, your Bank had taken several initiatives during the year to ensure smooth processes.

Your Bank arranged 600 connections of 4G connectivity for mobile van ATMs to ensure the ease of cash withdrawal during peak pandemic period.

Your Bank has ensured proper network connectivity during the two major cyclones viz. Amphan in Kolkata (in May 2020) and Nisarg in Mumbai and Maharashtra circles (in June 2020) and made sure that none of the digital channels suffer and our customers in the affected area may undertake their digital journeys, as effortlessly as before.

Your Bank is relentlessly working on improving the network experience and minimise branch isolations. Several unreliable and high-latency network links have been replaced with low-latency wired and terrestrial wireless links.

Your Bank, in its endeavour to better manage its network operations is in the process of establishing two advanced AI/ML and Analytics based Network Operating Centres (NOC-1 and NOC-2).

B. Work from Anywhere (WFA)

Your Bank swiftly deployed Virtual Private Network (VPN) to empower the operational staff across India to Work From Anywhere (WFA) and ensure "Business-As-Usual". Despite the lockdown, annual closing exercise was conducted without any glitches. WFA has been accepted as a new norm in your Bank. Many administrative and operational activities in domestic and foreign office/branches are being carried out remotely through WFA facilities.

C. YONO

YONO, the most ambitious, path-breaking, and secure digital offering of your Bank, launched in November 2017, has grown significantly in terms of volume, which shows its acceptance amongst users.

YONO has already crossed 70.5 million downloads, has a registered user base of 37.09 million and average daily logins of around 10 million. YONO is a single touchpoint and one-stop solution for various Banking, Financial and Lifestyle needs of the customer through a convenient, intuitive, and user-friendly interface offering the customer one view for an enhanced digital experience.

Customers can conveniently avail pre-approved loans online and get immediate disbursement without visiting the branch and with zero paperwork. YONO Quick Pay offers convenient payments/fund transfer without logging into the main application. Many new products/features have been launched like, KCC review, P-segment gold loan, insta account opening through Aadhar OTP based e-KYC authentication and pre-approved agri loan (SAFAL).

YONO Krishi launched in July 2019 with features such as agri gold loan, YONO Mandi and YONO Mitra, cater to the banking and agricultural needs of farmers through a digital platform.

YONO provides exclusive shopping deals from 100+ leading merchants such as Amazon, Myntra, Flipkart, Uber, OLA, Zoomcar, Yatra, Cleartrip, IRCTC, Redbus, Medlife, VLCC, Agricart, BigHaat, and Kisan Store, amongst others on a single platform.

D. Channels and Operations

1. Payment Aggregator and Payment Gateway (e-Pay & PG)

Your Bank works both as payment aggregator and payment gateway, which is a unique PCIDSS certified secured platform for facilitating seamless e-commerce transactions between businesses, merchants, Customers and financial institutions, for various kinds of payment modes. The platform is provided through our Payment Aggregator (SBI e-Pay) and Payment Gateway (SBIPG) applications by integrating with thousands of Merchants on the one end and large number of Payment Channels such as Banks, Wallets and Cards at the other end. SBIPG processes all debit/credit card transactions of Payment Aggregators, SB Collect, SBI-MOPS and YONO.

2. Payment System (PS) and Cash Management Product

Your Bank holds a major share in NEFT outward remittances with 27.88 crore transactions with over 9.01 % market share. In RTGS, 1.86 crore outward transactions were effected during FY2021, implying a market share of over 11.72%. Your Bank provides RTGS/NEFT facility to all its customers on a 24x7 basis and using the secure SWIFT messaging platform for transmitting cross border financial and non-financial messages.
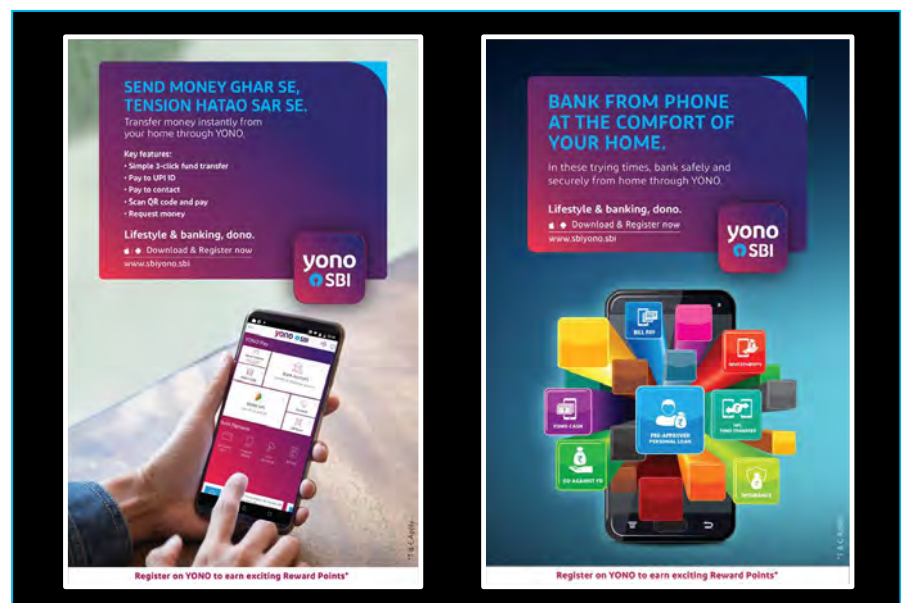
Cash Management Product is a technology-driven platform for straight through processing of bulk transactions of corporates and governments.

The various types of businesses handled by CMP system are summarised below:

a) Payments for Government of India, State Governments, Ministry of Defense, Railways, Various Corporates

b) Cash and Cheques Pick-up and deposits

c) VAN-based collection of cash, cheque collection and e-collections (NEFT, RTGS, INB)

d) Digi-dealer mobile app and web base cash and cheque collections

e) Liquidity and Mandate Management

During the year, your Bank has extended VAN based Collection to prestigious clients such as Vodafone Idea Ltd, Nayara Energy, Haldia Petrochem Ltd, BSNL, and BSES Energy, amongst others. API based integrations for validating dealer data and pushing MIS are being promoted in a big way for improving customer experience.

3. Foreign Office

Your Bank has introduced Open Banking (OB) in UK following instructions of European Banking Authority (EBA). The technological solution is hosted on Meghdoot infrastructure and was made live for our European Branches and Bahrain to meet the critical Regulatory requirement. Your Bank now has the capability to introduce OB in other geographies, as and when required by other Foreign Offices. Few of newly launched functionality are mentioned below:

a) SBI YONO Global Mobile application has been launched in Mauritius and Maldives in addition to UK

b) USD remittance is available to Mauritius customers

c) OTP on mail is available to the customers of Bahrain, Mauritius, Maldives, Hong Kong, South Africa & Sri Lanka

d) Customers of Nepal, Mauritius, Singapore, Bangladesh, Maldives, Oman, Bahrain, UK, Hong Kong and South Africa can use ATM Management services from FEBA, which includes ATM Card Limit change, Usage change and Channel Change

High Interest Savings Account (HISA): Creation of new product for giving variable higher rate of interest benefit to the customer during first year of account opening in Canada rolled in production on 24th September, 2020.

4. ATM

Your Bank's ATM department is PCI-DSS Compliant, which is a benchmark security standard for payment card industry and stands tall with 26.51 crore active cards as on 31st March, 2021.

Following new facilities have been rolled out during the fiscal:

- YONO QR based cash withdrawal on SBI MVS ATMs/ADWMs using YONO Lite Application up to ₹4,000 per day

- Generation of Green PIN on SBI Automated Deposit and Withdrawal Machine ADWMs

- Generation of Green PIN, Blocking of Debit Card and Issuance of Replacement card Issuance through IVR

- Card Issuance Tracking for Customers through INB

- TLS 1.2 implementation has been completed in all MVS ATMs (CAPEX and TOM ATMs on MVS) to strengthen the security between ATM Machine and Network

5. Internet Banking

Internet Banking continues to provide seamless online experience, offering secure and diverse banking services to 802.92 lakh Retails Users and 28.50 lakh Corporate Users.

Many new services were rolled out for Retail customers like OTP over email to Resident Indians, SMSes in Hindi, Real Time Multiple Demand Loan for e-commerce transactions. Keeping in view increased cyber threats, the security of customer accounts was further enhanced by introducing Captcha at Login (Image & Voice), provision to Lock/Unlock INB access, facility to Enable / Disable UPI as mode of payment.

For our corporate customers, a Unified corporate banking setup - YONO Business providing Single Sign-On for customers to access five applications viz. CINB, CMP, SCFU, e-Trade and e-Forex was launched. Additionally, new to digital customers were provided online onboarding of CINB, e-Trade and e-Forex. Other end-to-end digital offerings were (a) Debit card authenticated onboarding for Saral customers and (b) Pre-Approved Merchant Loan - a digital loan product for Saral customers. An Online Account opening facility was also launched for non-individual accounts like Sole Proprietorship, Partnership and HUF entities.

Over 19,592 merchant integrations have been done during the year to fuel the e-Collections, e-Payments and e-Commerce eco systems. VAN-based funding for PSUs was provided for Govt e-Marketplace. Additionally, online e-Mandate creation for payment of EMIs and other recurring amounts launched.

6. Yono Business

Your Bank's yonoBUSINESS offering for MSMEs, Corporate and Government customers is designed to focus on three pillars of the digital transformation:

i) One Bank One Platform, building an omni-channel digital platform integrating CMP, Corporate INB, e-Trade, e-Forex and Supply Chain Finance under Single Sign On

ii) Digital bank offering seamless end-to-end digitised customer journeys

iii) New Age Banking to future proof the technology priorities such as API banking

The three pillars are built on strong foundational capabilities across ways of working (cross-functional garage construct), modern technology architecture and skills (Agile, product management) to sustain the transformation. It digitally serves multifarious Banking interface requirements of all types of non-individual entities; right from a small proprietorship/MSME to large multinational corporates to Central and State Governments.

Amongst other facilities and features for non-individual customers, it provides:

• Simplified and intuitive onboarding journey for new to Digital customers

• Existing legacy document process has been replaced with new omnibus document eliminating multiple visits to Branches. Digital onboarding for walk in customer through YONO Business Branch interface

• Additional Product offering for existing customers

• Corporate user management as end to end digital journey to Corporate Administrator for user management ensuring security and convenience

• Intuitive Dashboard made available to Corporates with features such as Consolidated real time account positions of A&L, Fund flow position, alerts and notifications like LC due date, and instalments due date, amongst others

• Re-imagined import LC journey and Forex rate booking in less in less than 15-20 minutes without the requirement to visit the branch

"You Only Need One" yonoBUSINESS is the umbrella under which your Bank's corporate digital transformations take shape. It is different not only in terms of what it promises to deliver – in scale, scope and the use of technology such as API banking but also how it aims to deliver it – through adoption of an agile approach in cross-functional development squads to foster speed in innovation.

One of the largest digital transformation initiatives undertaken by any bank for their corporate customers, yonoBUSINESS spans across all corporate streams/departments - from Account Opening, Payments to Trade and Advances. Working on the end-to-end digitisation yonoBUSINESS aims to redefine the way the bank and its customers approach to corporate banking.
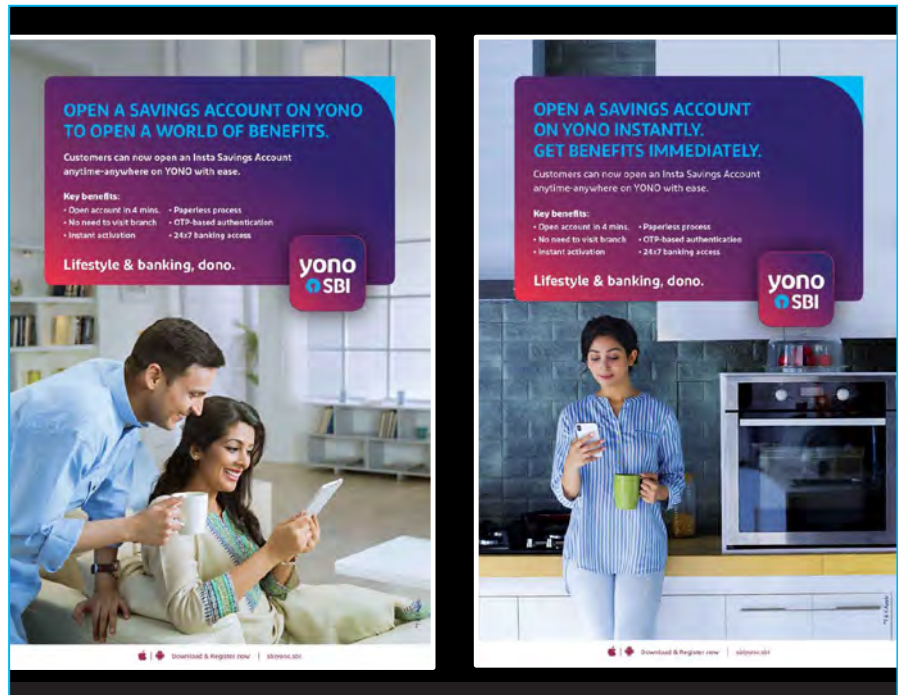
E. Mobile Banking

Your Bank's Mobile Banking department is the second largest alternate channel in terms of volumes after ATM. It handles various critical customer facing mobile applications and services.

1. UPI

Unified Payments Interface (UPI) is one of the flagship applications of your Bank that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing and merchant payments into one hood.

2. YONO Lite

During FY2021, following facilities were introduced for the customers through YONO Lite:

a) Cheque lodgement through Positive Pay System

b) QR Code based ATM cash withdrawal

c) RTGS 24*7

d) SIA Chatbot

e) Apply IPO

f) Debit card issuance tracking

In addition to the above, availability of the App in 11 regional languages (Kashmiri, Assamese, Telugu, Tamil, Kannada, Malayalam, Gujarati, Marathi, Punjabi, Odiya and Bangla) has also been initiated for user's ease.

3. SBI Quick

During FY2021, following facilities were introduced for the customers:

a) Cheque lodgement through Positive Pay System

b) SMS and Missed call-based loan lead generation for Personal loan, Gold loan, Home Loan and Car loans

c) Mobile Top-up and Recharge facility

d) SBI Samadhaan consolidation in SBI Quick app

e) Availability of the App in 12 regional languages (Kashmiri, Konkani, Khasi, Telugu, Tamil, Kannada, Malayalam, Gujarati, Marathi, Punjabi, Odiya and Bangla)

4. SBI Secure OTP

Revised registration process (SIM based registration) for SBI Secure OTP has been implemented for more security and to safeguard the interest of the customers.

% Share of Alt Channels FY-21

- BC Channel 7%
- ATM & CDM 19%
- Branch 7%
- Digital 67%
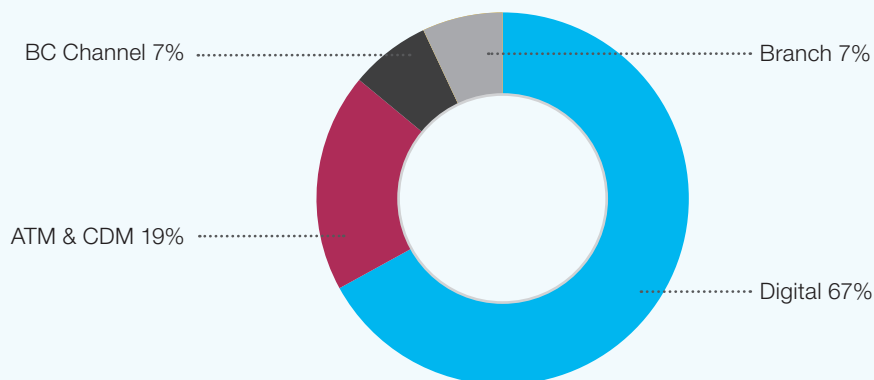
F. Executive Support System

1. Customer Relationship Management (CRM)

CRM provides a state-of-the-art solution for the integrated management of sales, service, and marketing activities. It has a built-in campaign management modules and ensures the timely delivery of service. Complaint management module in CRM has now migrated to more sophisticated and advance system, that is, CRM-CMS wherein customer entire trail of previous complaints and other details are captured in the application giving ease to users and customer for complaint lodgement, tracking and resolution. Few of the customer centric projects initiated during the year are as follows:

- Deceased claim settlement through CRM for hassle free claim settlement
- Internal Ombudsman workflow for rejected complaints
- Automation of identified services through Registered Mobile Number (RMN) and IVR
- Launch of Circle Call Centre, where Bank's employees attend the call referred by Contact Centre
- AI-Based email handling solution for immediate segregation of complaint for faster resolutions

- Complaint category for grievance on COVID-19 ex-gratia payment
- Door-step banking facility
- Compliance of Government's EASE 3.0

2. Data Warehouse

Your Bank is implementing a best in class Data Warehousing solution "Next Gen Data Warehouse" in order to accommodate the growing volume of Data with the aim to become the Single Source of Truth for all data purposes of your Bank. An advanced analytical platform with component such as Data lake, and Virtualisation Layer, amongst others is being implemented to enhance the analytical capabilities of your Bank.

3. Data Governance

Data, being considered as the new oil, needs to be properly treated, nurtured and protected throughout its life cycle. Your Bank has already put in place an enterprise-wide Data Governance Structure in the form of Data Governance Councils (DGCs) at Corporate Centre, Business Verticals, Circles and AO levels supported by Data Governance Officers (DGOs) at each level. This robust Data Governance ensures sustained growth and compliance with evolving Regulatory laws regarding data privacy.

4. Business Intelligence Department

Following the principle of Single Source of Truth (SSOT) your Bank has decided to make the Business Intelligence Department (BID) to be the SSOT for all types of reports/dashboards (Regulatory as well as MIS). BID has developed various Dashboards encompassing all the critical business areas, which need to be adopted in true sense for optimal utilisation. Adoption of these centralised dashboards will also reduce dependence on multiple data sources thereby reducing the Data-Stress for the Operating functionaries.

5. Analytics

Your Bank is steadfastly using and enhancing its analytics capabilities by using AI/ML for improving efficiency, reducing risk, and growing business. Some of the projects executed during the year using analytics were:

a) Digital Lending: Business Growth through e2e Digital lending through products such as Pre-approved personal loan (PAPL), Pre-approved Business loans, Two -wheeler loan, and POS online EMI, amongst others. Additionally, a new AI based model

has been developed for SME New to Bank (NTB) customers.

b) Analytics to mitigate risk by using AI driven models: Established a fraud prone branch model to identify high risk branches. Furthermore, ATM suspicious chargeback model for identification of suspicious chargeback complaints has also been implemented along with EWS models for early signals of stress in borrowers. Intelligent Sampling of Vouchers (ISMOVVR) model for Identification of outlier vouchers for re-verification and to prevent frauds has been initiated.

c) Operational efficiency: Staff Optimisation and ATM network optimisation is being carried out through the footfall model and ATM win-back model, respectively. Additionally, ML based charges model to prescribe branches for proper classification. NLP based ML model to control income leakage.

6. Cyber Security

Your Bank has a robust Cyber Security framework in place. Your Bank has a Cyber Security wing, which conducts ethical hacking on Internet facing applications. This is a proactive step taken to plug the loophole in applications before it is discovered and eventually exploited by any outsider. There is an approved Standard Operating Procedure (SOP) for Internal Ethical Hacking by the staff. Your Bank encourages its staff members to perform ethical hacking attempt on your Bank's infrastructure.

Your Bank has also initiated measures to put in place Next Gen Global Cyber Security Operations Centre (NGGCSOC) with advanced technologies and best in class products leveraging AI/ML capabilities to strengthen the Cyber Security Posture of your Bank. As on date, the NGGCSOC deployment is underway.

Your Bank has implemented Proactive Risk Management (PRM) solution to combat attacks such as phishing, credit card frauds, internet banking frauds, and mobile banking frauds, amongst others. Laced with robust data analytics, AI & ML, PRM is capable of detecting and alerting fraud and suspicious account and transaction activity, while facilitating effective counter measures.

Your Bank is fully complied with all the 21 mandatory controls and 10 advisory controls prescribed by the SWIFT.

G. Core and Special Projects

1. Special Project

Your Bank has initiated number of special projects for ensuring customer convenience. Few of the projects are mentioned below:

a) **Foreign Inward remittance to PM Care account:** Developments in Rupee Flash API platform and Rupee Express Application have been launched to allow foreign inward donations into specially designed PM Care Account to fight Corona Virus Pandemic.

b) **Parking payment through FASTag:** Integration of GMR International Airport Parking facility at Hyderabad with NETC SBI FASTag. This is a pilot project, initiated by NPCI to enable the customers to pay parking charges through FASTag.

c) **I-Meeting application:** I-Meeting application has been successfully extended to the 17 LHO for conducting their Quarterly Local Body Meeting (LBM) meetings.

d) **CKYC Signzy Scanning Solution:** AI Based scanning application for speedy and error-free scanning the documents in CKYC formats.

e) **Pension Seva:** Revamp of Registration in Pension Seva through mobile OTP. This will enable pensioners to avail a range of facilities without visiting the branch.

f) **Issuance of immediate PRAN Card:** Photo and signature upload facility at branches for NPS registration to facilitate immediate PRAN Card issuance by CRA to the subscribers without waiting for physical copy of application.

g) **CKYC for FI Accounts:** As per regulatory compliance, CKYC process for Financial Inclusion accounts implemented and made operational on 1st September, 2020.

h) **Aadhaar Masking:** As per compliance, Aadhaar Masking was implemented at CKYC and other channels on 3rd October, 2020.

i) Photo and signature upload facility at branches for NPS registration to facilitate immediate PRAN Card issunace by CRA to the subscribers without waiting for physical copy of application.

2. IT-Corporate and SME Loans

Your Bank captures the entire journey of Corporate and SME Loans through its in-house developed Loan Life Cycle Management System (LLMS), the entire life cycle of the credit process is automated leading to standardisation of the credit process, enhanced risk management and improved user experience and TAT.

During FY2021, following major new offerings were initiated under the LLMS:

Pre-Approved Business Loan (PABL)

PABL is a digital pre-approved loan product for your Bank's existing current account customers, based on the cashflows in the account. The loan is provided for meeting the customer's multiple requirements related to their business activity. In this, dropline overdraft account is opened, and no primary and collateral security is required.

Guaranteed Emergency Credit Line (GECL) 1.0 & 2.0

Based on the directions of RBI and various initiatives of the Government of India, your Bank has launched GECL 1.0 & 2.0 to provide finance on liberal terms to the units affected by the COVID-19 pandemic.

Through these products, your Bank made available additional credit facilities to the eligible existing borrowers by way of ad-hoc facilities, that is, Guaranteed Emergency Credit Line (GECL) to tide over the current crisis situation.

Digitalisation of Stressed Assets Recovery Group (SARG)

Various formats and process flows of SARG have been digitalised with end to end process on the LLMS platform. The Sanctioning Committees have also been created in the LLMS. Digitalisation of SARG has resulted in standardisation of the proposal formats, process flows and creation of corporate memory.

3. IT-Retail Loans

The system caters to technological developments related requirements pertaining to sourcing, processing, underwriting and disbursement of retail loans through Loan Originating System (LOS) Personal Banking (PB), LOS(Agri) and Retails Loan Management System (RLMS). The lead sourcing and loan collections are handled through Online Customer Acquisition System and Loan Collection System application, respectively.

a) LOS PB: Over 21,000 branches/RACPCs/RASMECCCs/RBOs and more than 1,00,000 users are linked to application. During FY2021, a total of 19,25,295 loan accounts amounting to ₹2,25,933.17 crore have been sanctioned.

b) LOS Agri: Over 24,000 branches/RACCs/RBOs and more than 1,50,000 users are linked to application. In FY2021, a total of 61,82,327 loan accounts amounting to ₹98,465 crore were sanctioned.

c) RLMS: Over 21,021 branches/RACPCs/RASMECCCs/RBOs and more than 1,00,000 users are linked to application. In FY2021, approximately 25 lakh loan accounts amounting to ₹1,00,000 crore were sanctioned.

Major implementations: Retail Loans: in RLMS during FY2021

a) RLMS, an end to end digitised platform, has already seen the processing time for the loan journeys coming down drastically by taking only 10 minutes, thereby resulting in increased business.

b) In RLMS, Pension Loan, Personal Gold Loan, Xpress Credit and Smart Home Top-Up Loan products were launched PAN India during the year.

c) Development and CUG roll out of Home Loan journey was also done in RLMS during FY2021.

d) RLMS is also being integrated with YONO and CRM for processing applications that are sourced through these channels. Besides, development and CUG roll out of DDE functionality for Xpress Credit loans has also been undertaken. Furthermore, your Bank has also focused on the development of RTXC loan journey including DDE functionality and launch of CUG.

e) With the proposed rollout of remaining products during FY2022 in RLMS, your Bank expects increased efficiency and user experience, improvement in TAT and growth in your Bank's business.

4. Customer Service

Your Bank has put in place a robust online Complaint Management System (CMS), where customers can lodge their complaints / feedback / suggestions online through our website www.sbi.co.in. In addition to this, your Bank's Contact Centres operate 24*7*365 in different geographical areas, servicing its customers in Hindi, English and 10 major regional languages. For improving the quality of resolution of customer grievances, it has established Circle Complaints Resolution Centres (CCRC) in all Circles. The CCRC will free the Branches from complaint handling and ensure better utilisation of time for better customer service and business development. Your Bank has also established Circle Call Centres with its own staff for handling any issue beyond the purview of our regular Contact Centres, so as to ensure a better customer experience. The CCRCs have handled 7.91 lakh cases during the current financial year. Similarly, CCCs have handled a total cases of 1.72 lakh during FY2021. Your Bank has conducted a campaign 'Grahak Santrupthi' during the period Aug'20 - Oct'20 for reduction in complaints in three categories Transfer of Accounts, Deceased Account settlements and Staff Misbehavior Complaints, which resulted in reduction of 73%, 64% and 44% respectively. Proper and timely resolution of customer grievances

is our high focus area. We are conducting Root Cause Analysis of major areas of complaints and are utilising the findings for product and process improvement. Country wide E-Town hall meetings were conducted in 464 centres to collect feedback from the customers regarding your Bank's products and processes. A total of 12,201 customers participated in the meetings.

With structural transformation to digital banking, your Bank is in the process of leveraging the CRM Tool to use analytics and artificial intelligence. Your Bank believes that these digital tools and technology can completely transform the customer experience in the days to come. Furthermore, it has introduced 5 Registered Mobile Number based services from Contact Centre, which have helped the clientele in these testing times. Additionally, your Bank is in the process of revamping the Contact Centre operations with state-of-the-art technology and to harness untapped potential.

Even during these difficult times of the COVID-19 pandemic, Your Bank has conducted virtual customer meets for seeking customer feedback for improvement in customer experience. It has also conducted programmes to sensitise the Branches for providing good Customer Service. With the launch of the Doorstep Banking, the customers can avail ten doorstep services such as Account statement, Cash withdrawal facility, Life Certificate submission etc. Pensioners can avail this facility for submitting the Life Certificate without visiting the Branches. Virtual Pensioners meets were also conducted to inform the Senior Citizens on the benefits and the ways in which they can avail of the Doorstep Banking Services. Your Bank has introduced the concept of Floor Managers in over 2,400 branches for enhanced customer experience.

H. Financial Inclusion and Government Schemes (FI&GS)

To enhance customer convenience and customer delight, following new facilities were introduced during the FY2020-21:

a) Multi Device Login: Implementation of KO (Kiosk Operator) family concept with KO family consisting of a KO and maximum of 5 sub-KOs. Through this service, the Customer Service Point (CSP) is able to offer the services through multiple nodes simultaneously, within. This will enable the CSP to provide service through more than one device (maximum Six) using a single CSP code, replicating a branch set up.

b) EMV enablement on MATM: Micro ATMs (MATMs) in the BC channel have been made ready for acceptance of EMV chip cards, which helps in reducing the risk associated with magnetic stripe cards.

c) Passbook Printing for FI & non-FI customers: Passbook of all the customers can be updated at the CSP outlet through bar code validation. Passbook printing at CSP location has helped in decluttering of the branches.

d) Voice prompt: Voice Prompt while performing transactions at CSP outlets rolled out in Hindi, English, Tamil and Telugu. It acts as a risk mitigant for illiterate/semi-literate customers as they can hear the details of the transactions being performed in their account.

I. Trade Finance

Your Bank caters to e2e Trade Finance requirements of our customers – both Inland & Cross Border.

Eximbills Enterprise (EE): EE is the centralised technology platform facilitating Trade Finance transactions. The Web based application uses latest technology and has STP capabilities with various systems enabling bank to meet market requirements. It has a seamless real-time integration with multiple applications for smooth transaction flow. The centralised structure helps in risk management by standardising the operational processes and provides MIS for decision making and statutory and regulatory reporting.

Customer Enterprise (CE / e-Trade): SBI e-Trade, also known as Customer Enterprise (CE), is a unique Digital platform is a One-Stop, centralised application, seamlessly integrated with EE as well as Core Banking System to satisfy needs of corporate customers for their Domestic Trade Finance & International TF.

CE's unique and highly configurable User Management allows Corporates to operate with ease, comfort, and flexibility. Some of the unique features like Corporate group level view of all sub-companies, Trade Portfolio One-view Dashboard, Notifications and Alerts, Digital Document Submission, etc. adds to the customer's experience and delight.

During COVID-19 situation and lock-down durations, CE has played a very crucial role in helping Corporates to continue their Trade finance businesses digitally, without any interruptions and thereby facilitating a strong push for 'AatmaNirbhar Bharat', vision of Govt of India.

Centralised SWIFT Interface Gateway (CSIG): CSIG is a centralised messaging system for cross border transactions over the SWIFT network. It is an integrated web-enabled messaging software that runs centrally and accessed by the interface channels and branches, facilitating the electronic exchange of financial and non-financial messages.

Award	Category	Remarks
IBA Annual Banking Technology Awards 2021	Best Payment Initiatives	Winner
	Best Digital Financial Inclusion	Winner
	Most Innovative Project	Winner
	Best use of Data Analytics	Runner-up
Banking Frontiers Finnoviti Award	Finnoviti Award 2021	Winner (AI /ML models like Project Shikhar & Recommendation Engine)
M & O Certificate by M/s Uptime Institute, USA	Maintenance & Operations Certificate of Data Centre	• Gachibowli Data Centre awarded the M&O certificate (Stamp of Approval) from Uptime Institute • Only Data Centre in the BFSI sector in India to Achieve M&O award by Uptime Institute