

**SBI** | **yono SBI**  
The banker to every Indian

**POWER A SUSTAINABLE FUTURE WITH GREEN CAR LOAN**  
**LOWER EMI & LONGER TENURE LOAN FOR YOUR ELECTRIC VEHICLE**

- 0.20% Concession in Interest Rate
- Extended Repayment Period up to 8 years
- Zero Processing Fee
- 100% On-Road Finance on select models

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data sharing and Go-AML reporting for AML-CFT controls.

Your Bank has embarked upon automation of Regulatory reporting through a state-of-the-art centrally provisioned reporting system at its foreign offices/subsidiaries during the year. It plans to complete the roll-out by FY2023. Your Bank has completed online integration with Singapore's real-time immediate payment system, namely G3-FAST. It will enable payment processing on a real-time basis (24x7x365), maximizing the ability to deliver innovative and commercially attractive products while minimizing settlement risk.

## 7. Commercial Clients Group (CCG)

### Commercial Clients

The CCG vertical handles the credit needs of medium & large corporate clients, with funding requirements of above ₹50 cr. CCG has 51 branches spread across the country, including 3 direct branches headed by GMs. The vertical also includes specialised branches catering to specific industries like Diamond, Ceramics and Capital market. The mandate of the vertical is to cater to the complete needs of this segment of corporate clients, manage the associated risks and sustain growth.

The vertical is headed by the Deputy Managing Director and overseen by the MD (CB & GM), and 5 CGMS manage

the portfolio, (including 1 CGM for Project Finance) and 1 CGM overseeing Operations. CGMs in the CCG are assigned as the group relationship owners to improve the quality of coverage and enable an integrated view of exposure and earnings amongst others across the entire group. The business model of the CCG is also based on the Relationship Management concept with each Relationship team headed by a Relationship Manager & supported by skilled credit analysts and operating functionaries. The Relationship team is hence equipped to handle the entire customer requirement and draws upon the skill sets available in various SBUs where required to fully meet customer requirements. CCG has also formed the Centralised Resolutions Team handling the specialised requirements of customers requiring resolution due to the pandemic as well under the June 7 2019 RBI guidelines and for the monitoring of the approved resolution plan for customers with exposure more than ₹200 crores. Timely and comprehensive intervention is the most important aspect for resolution.

Some key initiatives to promote Export Credit Growth were taken during the year. These include:

**Extension of T-Bill Rates to Rupee Export Credit:** External Benchmark (T-Bill Rate) linked interest rates are extended to WCL and LC Bill Discounting facilities to encourage top-rated borrowers to increase utilisation of limits. Considering the present competitive market, the T-Bill rate linked to

interest rates has also been extended to rupee export packing credit facilities.

**Exporters' Meet:** Various exporters' meets were conducted across India to increase exporters' awareness of the banking facilities offered by SBI.

**TRRACS Software:** Your Bank has introduced Trade Regulatory Reporting and Compliance Solution (TRRACS) Software, which has led to a reduction in pending EDPMS/IRMs/Export advances entries over a period of time, and we could succeed in the removal of these entries substantially, enhancing customer satisfaction.

Apart from these initiatives, a Digital Interface on Pricing and Knowledge (DIPAK), a pricing tool, has been made available to operating functionaries and sanctioning committees to enable data-driven pricing of corporate loans. This has been actively used in all the branches of CCG and has helped the vertical in better pricing of products.

### Project Finance and Structuring SBU

Your Bank's Special Business Unit, known as Project Finance and Structuring Strategic Business Unit (PF&S SBU), deals with the appraisal and arrangement of funds for large projects in infrastructure and other sectors such as Power, Roads, Ports, Railways, Airports, and Refinery amongst others. It also covers other non-infrastructure projects in industries such as Metals, Fertilisers, Cement, Oil and Gas, and Glass, amongst others, with a certain

threshold on minimum project cost. The PF&S SBU also supports other verticals for vetting their significant ticket term loan proposals. To strengthen the policy and regulatory framework for financing infrastructure, it provides advice to various Ministries of Government of India and the RBI with respect to lenders' views on new policies, Model Concession Agreements and broader issues being faced in infrastructure finance.

There has been a step up in investment in the infrastructure sector by the government along with various initiatives, sectoral reforms and incentives, such as the National Infrastructure Pipeline (NIP), National Monetization Plan (NMP), Performance Linked Schemes (PLI), Disinvestment of Public Entities, Sustainable Lending, Gati Shakti, and National Single Window Systems (NSWS). This has resulted in an inflow of new projects, particularly in sectors such as City Gas Distribution, Road, Power Renewables, Metro Rail, Green Hydrogen, and Warehousing, among others.

Based on sustained liaising with Government Ministries, Authorities, and specialised Marketing endeavours, your Bank is well poised to garner more business opportunities and maintain a leadership position in the infrastructure lending space. Your Bank is closely monitoring all the projects under implementation and expects to tide over the impact of the COVID-19 pandemic through the short to medium term.

Your Bank has also set up an experienced team of 'Structuring Specialists' to support deal structuring for significant proposals across lending, bonds, International Banking, and Structured/Mezzanine Finance.

## 8. Stressed Assets Management

Today, SARG stands as one of the most important verticals of your Bank, and the GNPA of your Bank is on a course of a downward journey. Resolution of stressed assets by SARG presents the following latent income generating avenues for your Bank:

- Cash recovery in NPAs and AUCA
- Reduction in loan loss provisions
- Contribute to your Bank's bottom line.
- Unlocking the capital for credit extension.



Triumph Offshore Private Limited



Toll Operate Transfer



Ramagundam Fertilizer and Chemical Limited



Hindustan Urvarak and Rasayan Limited



Nayara Energy Pvt Ltd