

clients, countries or geographic areas, products, services, transactions, or delivery channels, etc.

Your Bank has put in place a robust system containing a combination of manual and system enabled methodology to ensure KYC compliance. No account is opened in an anonymous or fictitious/benami name or where the Branch/Business unit cannot apply appropriate Customer Due Diligence (CDD) measures. Bank does not open accounts for transacting in or settling transactions of virtual currencies. However, while implementing the Policy, Bank takes care that it does not result in denial of banking services to those financially or socially disadvantaged.

Your Bank has launched a Video KYC facility to facilitate contactless customer onboarding. New customers can open fully functional accounts using this process without visiting any Branch.

AML CFT Deptt of the Bank ensures ongoing due diligence through transaction monitoring. Bank follows a risk-based approach wherein Customers are categorized as low, medium and high risk based on the assessment and risk perception. Bank takes care of filing obligatory reports to Financial Intelligence Unit-India (FIU-IND). Timely notifications are also filed on priority in cases of accounts suspected of having terrorist links.

Your Bank conducts special Audits on KYC to ensure compliance with KYC/AML/CFT matters.

Several initiatives are put in place to bring greater awareness amongst the staff. Training personnel in KYC/AML/CFT areas is an ongoing process in our Bank. Employee training programmes are regularly conducted to adequately train staff in KYC/AML/CFT matters.

AML-CFT Day is being observed on 2<sup>nd</sup> November every year wherein pledge is taken on that day at all branches/processing centres and Administrative Offices. Similarly, 1<sup>st</sup> August is observed as KYC Compliance and Fraud Prevention Day.

### E. Insurance

Your Bank is procuring insurance policies, covering your Bank's assets and other risks. Insurance coverage includes cash and valuables, Properties of the Bank, Fraudulent transactions under Debit Card/ Electronic banking, Cyber Risk, amongst others.

### F. Premises

SBI has always incorporated environmental management practices in its functioning as a responsible corporate. Your Bank has initiated varied initiatives with an intent and commitment to a greener world, much in alignment with national priorities.

We are happy to share that we have achieved a milestone for getting green building ratings of IGBC to our nine

prestigious buildings during this financial year, making it a total of 18.

We are also happy to shift our Corporate Office, State Bank Bhavan, to 100% Green Energy, through which we can offset around 52 tonnes of Carbon Dioxide every year. This is one step toward our future goal to become Carbon Neutral by 2030.

## 4. Official Language

### Leveraging technology in rendering Banking Services in Hindi and other Indian Languages

SBI is committed to propagating the use of the Official Language in the Bank through multiple channels set up by the Bank. Your Bank has taken innovative steps to propagate the use of Official Language in

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reaching out to customers and has earned many laurels for the organization.

Your Bank is committed to rendering banking services in Hindi and other Indian languages. It has a comprehensive and well-designed digital platform to suit the expectations of Digital India. Various products are being made available in Hindi and different regional languages.

Because of technological up-gradation, a new and better version of the Hindi Passbook and Account Statement Printing has been made available in Hindi in core banking. This facility of issuing Passbook and account statements etc., in Hindi, has been implemented all over India.

SMS alerts of transactions in CBS to the Bank's customers extended to 13 Indian languages: Oriya, Gujarati, Kannada, Tamil, Assamese, Punjabi, Bengali, Maithili, Marathi, Malayalam and Telugu in addition to Hindi and English. This will enable about 90% of the country's population to be covered with SMS alerts in their mother tongue.

Yono Lite app for mobile banking has been made available in 12 Indian languages, and the Yono Krishi app is now available in 10 Indian languages, including Hindi, Tamil, Telugu and Malayalam. Our Banking website onlinesbi is available in 14 Indian languages. SBI Quick app has been made available in 14 Indian languages.

The Bank's corporate website bank.sbi is available in Hindi and English.

Our call centres are currently providing solutions to customers in 13 languages, with more than 80 per cent of the questions being responded to in Indian languages.

#### **Celebration of Hindi fortnight at the national level and World Hindi Day at the international level**

To popularize the use of Hindi among the staff members of your Bank in India, Hindi fortnight was organized from 14<sup>th</sup> to 30<sup>th</sup> September 2021 at the national level. World Hindi Day was celebrated on 10<sup>th</sup> January 2022 in the Branches abroad, wherein various Hindi programs and competitions were held to spread the usage of Rajbhasha in the Bank.



*Rajbhasha Kirti Award 2020-21 for Best Implementation of Official Language Policy was conferred by Honorable Union Minister for Home Shri Amit Shah. The award was presented on 14<sup>th</sup> September 2021 at Vigyan Bhavan, New Delhi. Shri Om Prakash Mishra, DMD (HR) & CDO, received the award.*

#### **Government of India's Rajbhasha Kirti Puraskar for Best implementation of Official Language among the Public Sector Banks**

Bank has been awarded the Government of India's coveted Kirti Puraskar for Best

implementation of Rajbhasha among Public Sector Banks for the year 2020-21.

The award was given by the Honorable Union Minister for Home Shri Amit Shah.



*Rajbhasha Kirti Award 2019-20 for the Best In-House Quarterly Hindi magazine of the Bank PRAYAS was conferred by the Honorable Minister of State for Home Shri Nisith Pramanik. The award was presented on 14<sup>th</sup> September 2021 at Vigyan Bhavan, New Delhi. Shri Om Prakash Mishra, DMD (HR) & CDO, received the award on behalf of the Bank.*

### Rajbhasha Ratna & Rajbhasha Yodha Award by "Ashirvaad", a renowned Literary and Cultural Organization.

For propagating the usage of Official Language Hindi, the Rajbhasha Ratna award was conferred by "Ashirvaad", a renowned Literary and Cultural Organization to DMD (HR) & CDO Shri Om Prakash Mishra. The award was given by the Honorable Governor of Maharashtra, Shri Bhagat Singh Koshyari. Rajbhasha Yodha award was conferred on your General Manager (Rajbhasha & Corporate Services), Shri Dinesh Pruthi.

### Awards from the Town Official Language Implementation Committee to SBI.

The Town Official Language Implementation Committee, constituted under the Chairmanship of the State Bank of India, Bhubaneswar, Rajkot and Jabalpur, were awarded first prize for their outstanding performance in implementing official language policy in their respective towns. Similarly, your Administrative Offices at Nizamabad and Surat bagged 2<sup>nd</sup> Prize for implementation of Rajbhasha, while Administrative Office Patna was awarded the Third Prize for best implementation.

## 5. Marketing and Communications

The Marketing and Communications (M&C) Department is responsible for Bank's branding, product marketing, and corporate communications initiatives. The Department adopts a contemporary marketing approach to give impetus to the digital initiatives and connect with young India. It endeavours to develop and implement integrated marketing strategies to address the business challenges of different divisions of the Bank, including Indian and overseas operations. This Department comprises domain skilled professionals and specialists drawn from various relevant fields - media, marketing communications, digital marketing, advertising, and public relations.

Throughout the Pandemic, even though the branches and ATMs were functioning uninterrupted, the focus of the M&C department was to promote your Bank's digital initiatives for the safety of customers

and staff. Bank undertook various initiatives to increase the download and consistent use of SBI's digital banking channels like YONO, SBI BHIM Pay, Yono Lite, etc. The M&C department engaged with Bank's customers to increase the awareness of alternate channels and their safe usage. Bank also undertook various brand/marketing initiatives like "I am the I in SBI", "Har Tyohar Shubh Shuruat", "Easy-Ride", etc. and campaigns such as #HumSabkaSBI, #BankerToEveryIndian, #SbiAapkeSaath etc. on various social media platforms for creating customer awareness about Bank's products and services.

The M&C team launched major marketing campaigns for products such as Home Loans, Personal Loans, Current Accounts, NRI Services, and Digital Products, among others. The Department also initiated one of its kind, Media-outreach programme for the customers and took the products and services of the Bank to every corner of the Country. Various media channels such as print, social media, digital platforms, websites, and ATMs, among others, were used for the campaigns. The Department also promoted Bank's several sustainability initiatives and CSR activities through various media platforms.

Along with the other marketing initiatives, Bank plans to further promote its various digital initiatives and its flagship product YONO. The thrust of the M&C Department is to constantly redefine and reinvent all its marketing initiatives to stay relevant and act as a change catalyst for State Bank of India to retain the glory of being one of the most vibrant and trusted brands

## 6. Vigilance Mechanism

There are three aspects to the vigilance function- Preventive, Punitive and Participative. Based on past experiences/incidences, system/process improvements are being undertaken continuously by leveraging technology, and the guidelines of your Bank are being streamlined as a preventive vigilance measure.

During this year Vigilance, Awareness Week was observed from 25<sup>th</sup> October 2021 to 1<sup>st</sup> November 2021, with the theme "Independent India @ 75: Self

Reliance with Integrity; स्वतंत्र भारत @ 75: सत्यनिष्ठा से आत्मनिर्भरता ।" As a part of an observance of Vigilance Awareness Week, "Integrity Pledge" has been administered to all staff members. All channels of your Bank, such as SBI Times, ATMs, CDMs, Internet Banking, Facebook, Twitter, Instagram, and LinkedIn, are used to create awareness among employees and the public on the theme of Vigilance Awareness Week (VAW).

During the VAW, we hosted a conference of CVC with the Top Management of your Bank. The Commission was presented with the elaborate Preventive Vigilance measures your Bank took. The Chief Vigilance Commissioner also launched the Vigilance Bulletin 2021. Commission also appreciated various efforts undertaken by your Bank.

We also hosted a meeting of the Department of Financial Services (DFS), Central Vigilance Commission (CVC) and CMDs of all Public Sector Banks on 01<sup>st</sup> October 2021 to discuss the staff accountability framework and ABBFF Committee.

The Commission, in consultation with RBI and DFS, has extended the scope of ABBFF to cover all fraud cases involving an amount of ₹3.00 crores and above and examine the role of all levels of officials / Whole Time Directors (including ex-officials / ex-WTDs) in all Public Sector Banks, with cut off date of 06.01.2022. Earlier, only fraud cases above ₹50.00 crores were referred to ABBFF.

The DFS, in consultation with CVC, also issued a new framework of staff accountability examination in all the cases up to ₹50.00 crores vide their letter dated 29.10.2021. DFS also advised all banks to frame the staff accountability policy within this framework, effective from 01.04.2022.

The Vigilance Department has conducted 609 preventive vigilance programs, 122 EO/PO/IO training, and 42 Investigation officers training, covering 10,250 officers. In addition to conducting suo-moto investigations in complaint prone branches and branches where the RFIA Auditor observed serious irregularities, we have started conducting Suo-moto