

## **CODE OF ETHICS in BRIEF**

SERVICE	Provide our customers with the best-in-class products, services & solutions to suit their needs.	Keep our processes easy, simple and prompt.	Strive to make banking accessible to every Indian to build a better India.	Learn continuously, build skills, share knowledge and create a learning organisation together.
	Serving our Customers	Providing Ease of Convenience	Serving our Nation	Growing Together to Deliver Better
	Treat our customers with empathy to anticipate, meet and exceed their expectations.	Address and resolve our customers' grievances quickly.	Contribute to socio-economic development of the country and do our utmost for the nation building.	Believe in each other, collaborate, draw strength from team-work and achieve more together.
TRAN	Respect the right of our customers and other stakeholders for maximum openness in all their interactions with the Bank.	Act with diligence in keeping with our role as the custodians of public money.	Adhere to the best disclosure standards and keep a complete and accurate records of our accounts.	Protect the Bank's assets & resources, tangible as well as intangible, from theft, waste, misuse, loss and damage.
SPA	Being Transparent	Enjoying Public Trust & Confidence	Being Responsible with External Stakeholders	Safeguarding SBI Assets and Resources
TRANSPARENCY	Promote transparency, both at personal and collective level.	Conduct our all transactions with probity to confirm with the Bank's fiduciary responsibilities.	Meticulously follow the applicable laws, rules and regulations.	Use the Bank's assets & resources, both physical and intellectual for approved purposes only.
ЕТНІС	Make sure that integrity permeates our workings and decisions every day.	Avoid situations or positions in which personal interests conflict with our professional duties.	Do not accept, offer or give gifts, entertainment or other benefits of value, save as specified in our Code of Ethics.	Always report a conduct that can be detrimental to the interests of Bank or its stakeholders.
	Conducting Ourselves with Utmost Integrity	Handling Conflicts of Interest - Actual, Potential , Perceived	Accepting and Offering Gifts or Entertainment	Reporting and Preventing Unethical Activities
CS	Be just and honest to all our stakeholders - customers, colleagues, investors, communities, public and others we deal with.	Be proactive in identifying and managing conflicts of interest between Bank and its other stakeholders.	Squarely follow our Code and declare the gifts received and given.	Always encourage the speaking up and protect the colleagues who escalate concerns.
POL	Strive to provide a polite, courteous and dignified experience to our customers in their interactions with us.	Be polite in our workplace relationships and create an enabling work place where worklife balance nurtures wellbeing and productivity.	Treat each other like an internal customer and have the highest regard for the dignity of all colleagues.	Respect different points of view and draw on diversity of thought to stimulate collaboration and innovation.
ITEN	Being Polite in Treating Customers	Being Polite with Peers & Colleagues- Senior or Junior	Acting with Empathy & Passion for Colleagues	Promoting an Inclusive & Empowering Culture
ESS	Listen more than we talk and ensure that we are understanding and understood while dealing with customers.	Demonstrate care and compassion for each other and foster a high-trust workplace.	Connect with our colleagues, engage in open dialogues with them and respect each other.	Acknowledge the worth of all colleagues and appreciate that there are no unimportant colleagues or roles and everyone has a valuable contribution to make.
SUSTAINABILITY	Commit ourselves to produce positive and lasting impacts in our communities.	Work together with our partners to find new ways to reduce carbon foot prints.	Embrace opportunities to develop eco friendly products, services and proces for a sustainable corporate management	ses Transforming In
	Contributing to the Communities Around	Collaborating with Business Partners to Promote a Green Future	Being a Responsible Corporate Citizen	MISSION Providing Simple Responsive and Innovative Financial Solution
	Continuously engage with the communities around to promote ecological, social and economic improvements.	Expect our partners to build environmental and social considerations into their business practices.  Collaborate and drive sustainability for transforming India to a low-carbon and	Take on responsibility that extends beyond our business and allows to contribute for promoting social improvements.	OUR Service VALUES Transparency (STEPS) Ethics Politeness Sustainability

transforming India to a low-carbon and resource-efficient economy.