EMPOWERING A GREEN FUTURE

EXPERIENCE SHARING FOR MUTUAL CO-OPERATION IN CLEAN ENERGY

4TH JUNE 2025 2025 ASIA CLEAN ENERGY FORUM, MANILA



SBI...The Banker to every Indian



We are India's largest bank

Our Balance Sheet size >₹66 trillion

Proud to serve >52 Crore customers

>8.7 Crore users on our YONO platform

>13.9 Crore users on our Retail Internet Banking platform

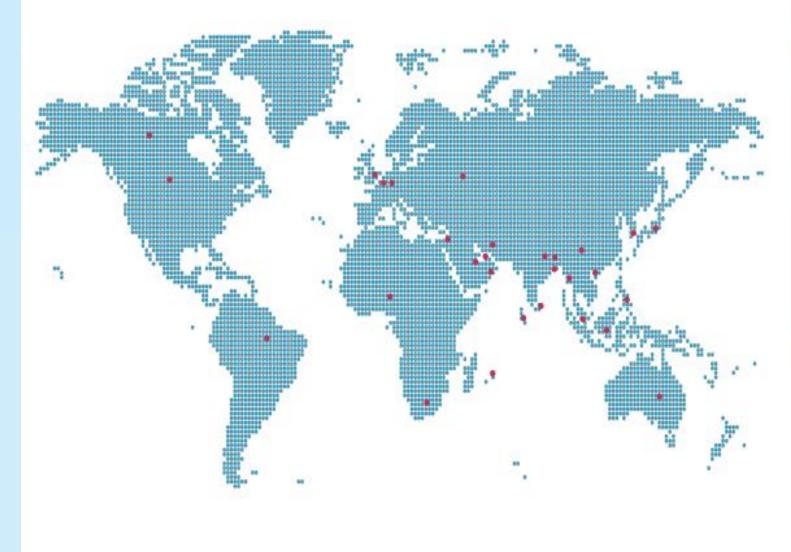
>15,800 Peak transactions per second

SBI



Source - Newsweek & Statista Survey, 2024

SBI's reach



National reach

	Branches	ATM / ADWM	CSP
	22,937	63,791	77,251
Rural	8,280	7,180	58,563
Semi-urban	6,643	20,384	10,139
Urban	4,108	21,042	7,545
Metro	3,906	15,185	1,004

International presence

244

Offices/ Joint Ventures/ Representative offices

29

Countries of presence



CLEAN ENERGY ACTION IN INDIA...

RENEWABLE ENERGY LANDSCAPE: INSTALLED CAPACITY (MW)

		Mar-10	Mar-15	Mar-20	Apr-25
Total (1+2),	Total (1+2), of which		2,74,904	3,70,106	4,72,468
1.	Fossil	1,02,453	1,88,897	2,30,599	2,40,060
2.	Non-Fossil	56,945	86,007	1,39,507	2,32,408
2a	Solar	6	3,744	34,628	107,946
2b	Wind	10,647	23,354	37,694	51,059
2c	Hydro	39,468	45,323	50,382	53,030
2d	Bio	2,263	7,805	10,023	11,594
2e	Nuclear	4,560	5,780	6,780	8,780
	RE (Excluding Nuclear)	52,385	80,227	1,32,727	2,23,628
% of Non-Fo	ossil in Total Installed Capacity	36%	31%	38%	49%



World Primary Energy Consumption (Exajoules) in 2023

Country	Oil	N. Gas		Fossil	Fossil Energy as % of Total Energy		, ,		Non-Foss il	Non-Fossi l as % of Total Energy	Total
1	2	3	4	5= (2+3+4)	6= (5/12)	7	8	9	10= (7+8+9)	11 = (10/12)	12
USA	35.86	31.91	8.2	75.97	80.58%	7.32	2.21	8.78	18.31	19.42%	94.28
Europe	28.33	16.68	8.39	53.4	68.59%	6.6	5.97	11.88	24.45	31.41%	77.85
China	32.73	14.57	91.94	139.24	81.55%	3.9	11.46	16.14	31.5	18.45%	170.74
India	10.57	2.25	21.98	34.8	89.19%	0.45	1.39	2.38	4.22	10.81%	39.02
World	196.43	144.37	164.03	504.83	81.47%	24.57	39.65	50.58	114.8	18.53%	619.63



Flow of resources to Commercial sector in India

FLOW OF RESOURCES TO COMMERCIAL SECTOR IN INDIA							
	Head/ Sub-head	2014-15	2017-18	2020-21	2023-24		
		(₹ Crore)	(₹ Crore)	(₹ Crore)	(₹ Crore)		
		(USD Bn)	(USD Bn)	(USD Bn)	(USD Bn)		
(A+B1+B2)	Total Flow of Resources	13,62,568	21,44,521	16,62,596	35,10,736		
		160	252	196	413		
Α	Non-Food Bank Credit	5,84,953	9,16,109	4,64,103	27,57,383		
		69	108	55	324		
B1	Domestic Sources	5,51,200	8,89,958	8,21,265	5,51,470		
		65	105	97	65		
B2	Foreign Sources	2,26,415	3,38,454	3,77,228	2,01,883		
		27	40	44	24		



SBI SUSTAINABILITY HIGHLIGHTS: POLICY FRAMEWORK

SBI's Policy Framework

Governance

Board level committees & Policies for better control and governance

Executive Committee of the Central Board	Risk Management Committee of the Board	Audit Committee of the Board	Corporate Social Responsibility Committee	Nomination and Remuneration Committee	
IT Strategy Committee	Board Committee to Monitor Recovery	Review Committee for Identification of Wilful Defaulters / Non Co-operative Borrowers	Stakeholders Relationship Committee cum Customer Service Committee	Special Committee of the Board for Monitoring Large Value Frauds	
Sustainability and Business Responsibility Policy	Climate Change Risk Management Policy	Renewable Energy Policy	Policy on Issuance and Allocation of Green Deposits	ESG Financing Framework	
Code of Ethics	Whistle-blower Policy	Fair Lending Practices Code	Commitment to Customers (BCSBI Code)	Sustainability Linked Loans Policy Framework	
Business Continuity and Operational resilience Policy	Cyber Security Policy and Standards	Policy on KYC Standards, AML and CFT Measures	Anti Bribery and Anti-Corruption Policy	Garima Policy	



SBI: SUSTAINABILITY HIGHLIGHTS: ENVIRONMENT

Environment



Impetus for Renewable

Supporting growth of

an associated capacity

Fund and Non-Fund based RE projects with

Energy (RE) :

of 38,097 MW

Formation of ESG & Climate Finance Unit

- Consolidation of ESG and Climate finance functions under a dedicated unit headed by CGM to enable focused attention to support emerging climate finance activities during the transition phase.
- DMD, Chief Credit Officer is the designated Chief Sustainability Officer of the Bank

Vision

 To achieve Net Zero (Scope 1, 2 and 3) by 2055

Mission

To achieve by 2030:

- I. Net Zero in Scope 1 & 2 emissions
- II. At least 7.5% of domestic gross advances to be Green advances
- III. 25% of these green advances to be funded by Green Lines of Credit

₹ 128.31 crore raised under Green Rupee Term deposit scheme with outstanding of ₹ 84.78 crore as on 31.03.2025.

Green Deposits

Shift to Renewal energy sources

4,534 Solar Rooftops have been installed in Branches / Offices / ATMs / Premises with capacity of 31.13 MW as on 31.03.2025. The Bank also owns 10 Windmills with an installed capacity of 15 MW. More than 16.21 lacs trees have been planted in open spaces and branch/office premises under CSR activities during FY 2024-25.

Tree Plantation

Green Building Certification by IGBC

61 of Bank's official / residential buildings certified as Green Building as on 31.03.2025

As of 31st March 2025

Limits sanctioned for renewable energy projects: Fund based - ₹ 63,548 crore Non-Fund based - ₹ 13,189 crore

Limits sanctioned for Sustainable Finance activities : Fund based - ₹ 17,508 crore Non-Fund based - ₹ 3,050 crore Solar Power (Rooftop & ground mounted): Fund based - ₹ 37,143 crore Non-Fund based - ₹ 8,162 crore

Sustainable Transportation (includes E-Car loan of ₹ 2,685 crore): Fund based - ₹ 9,808 crore Non-Fund based - ₹ 1,756 crore Small hydro / Hydro Power: Fund based - ₹ 8,636 crore Non-Fund based - ₹ 860 crore

Green buildings:

Fund based - ₹ 2.529 crore

Non-Fund based - ₹ 50 crore

Wind Power, Biomass and others: Fund based - ₹ 17,768 crore Non-Fund based - ₹ 4,167 crore

Energy Efficiency process, Waste & Pollution control and others: Fund based - ₹ 5,171 crore Non-Fund based - ₹ 1,244 crore



SBI: SUSTAINABILITY HIGHLIGHTS

Financial Capital	Natural Capital	Social Capital	Human Capital
₹ 70,901 crores Net Profit in FY25	₹ 63,548 crores (Fund based) ₹ 13,189 crores (Non-Fund based) Renewable Energy (RE) financed portfolio	₹ 610.77 crores CSR Spend during FY25	2,36,226 Total workforce*
₹ 42.21 lakh crores Advances	>38 GW Capacity of RE financed Portfolio	77,251 CSP outlets*	27.6% Women in workforce*
₹ 53.82 lakh crores Deposits	>46 MWp Captive RE Capacity*	1,56,884 Candidates trained through RSETIs during FY25	5,831 Persons with Disabilities / Divyang*
98.2% Share of transactions through Alternate Channels	61 Green Building Certifications*	1,621 Institutions' infrastructure upgraded (includes Primary Schools, Anganwadis, PHCs, etc.)	100% Employees covered under medical benefits





