

## Corporate Social Responsibility and Digital Transformation in Banking Sector: A Study with Reference to State Bank of India in Bihar (2013-2025)

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### ABSTRACT

Corporate Social Responsibility (CSR) has become an important subject in Indian banking after Section 135 of the Companies Act, 2013 made CSR spending compulsory for large companies, including public sector banks. This paper studies how the State Bank of India (SBI), the largest public sector bank of the country, has carried out its CSR duty in the state of Bihar, with special reference to Patna district, during the period 2013 to 2025. The paper gives special attention to two matters that are often missing from general CSR writing. First, it looks at how digitalisation of CSR reporting, brought in through the Ministry of Corporate Affairs from 2021 onward, has made CSR data more accurate, authentic and reliable, and how this change has made a study of the present kind possible in the first place. Second, it looks specifically at skill enhancement and awareness programmes run under SBI's CSR umbrella, such as the SBI Youth for India Fellowship and the Rural Self Employment Training Institute network, in addition to ordinary infrastructure donations. The study is based on secondary data taken from SBI's own CSR disclosure statements, its annual reports, Reserve Bank of India data on financial inclusion, and earlier research on bank CSR in India, with every figure checked to ensure it falls within the 2013 to 2025 survey period. The study finds that SBI's total CSR budget at the national level rose from Rs. 204.10 crore in FY 2021-22 to Rs. 610.77 crore in FY 2024-25, that Bihar specific CSR activity remained modest in individual amount but covered a fair range of themes and grew in scale over the period studied, and that digital record keeping has made this kind of district level verification possible in a way that was not available before 2021.

**Keywords:** Corporate Social Responsibility, State Bank of India, Digital Transformation, Financial Inclusion, Bihar, Patna, Companies Act 2013.

### Introduction

Corporate Social Responsibility was, for a long time, a matter of choice for Indian companies. This changed after the Companies Act, 2013 was passed. Section 135 of this Act made it compulsory for large companies, including public sector banks such as SBI, to spend a fixed part of their profit on social welfare activities. Since then, SBI has been publishing detailed statements of its CSR activities every year, giving the date, place, purpose and amount of each activity sanctioned.

A second, quieter change took place around the same time and is often overlooked in general writing on CSR. From April 2021, the Ministry of Corporate Affairs made electronic filing compulsory for organisations receiving CSR funds and for the companies giving them, replacing what had earlier been a largely paper based, difficult to verify reporting system. This digitalisation of the CSR reporting process is

directly connected to the reliability of the very data this paper depends upon, and it is discussed in detail in a dedicated section below.

At the same time, Indian banking has also gone through a major change because of digital technology. Schemes such as the Jan Dhan Aadhaar Mobile trinity and the Unified Payments Interface, along with bank applications such as SBI's YONO, have changed the way banking services reach the common person. Digital banking is often presented by banks as a tool of financial inclusion, meant to bring banking services to people who did not have easy access to a bank branch earlier. Alongside this technology driven work, SBI also runs several skill enhancement and awareness programmes under its CSR umbrella, aimed at rural youth, women and persons with disabilities, which form an important part of the present study.

This paper looks at all these developments together, but mainly within one state, Bihar, and mainly within Patna district, because Patna is the seat of SBI's local administrative office for the state. The central question examined in this paper is simple: how did SBI's CSR spending in Bihar actually look during 2013 to 2025, how far did digitalisation of CSR reporting make this spending more traceable and trustworthy, and was this spending connected in any clear way with the bank's digital transformation and skill development work.

### **Research Methodology**

The present study is descriptive and analytical in nature, based entirely on secondary data drawn from published, verifiable sources rather than fieldwork. Data regarding SBI's CSR work were taken from the bank's own CSR activity disclosure statements up to FY 2024-25, which give the date of sanction, the circle, the place, the purpose, and the amount sanctioned for each activity. This was studied along with SBI's annual reports, published data on SBI's branch network, RBI press releases on the Financial Inclusion Index, Ministry of Corporate Affairs rules on CSR filing, and earlier published research on CSR in Indian banking. All data used in this paper has been carefully checked to ensure it belongs to the fixed survey period of 2013 to FY 2024-25.

### **Objectives of the Study**

- To study SBI's CSR spending trend, nationally and in Bihar, between 2013 and 2025.
- To study the nature, amount and location of SBI's CSR activities in Bihar, with special reference to Patna district.
- To examine how digitalisation has affected the reliability of CSR data, and its link with SBI's digital transformation work in Bihar.
- To suggest measures for connecting SBI's CSR work in Bihar more closely with its digital transformation and skill development goals.

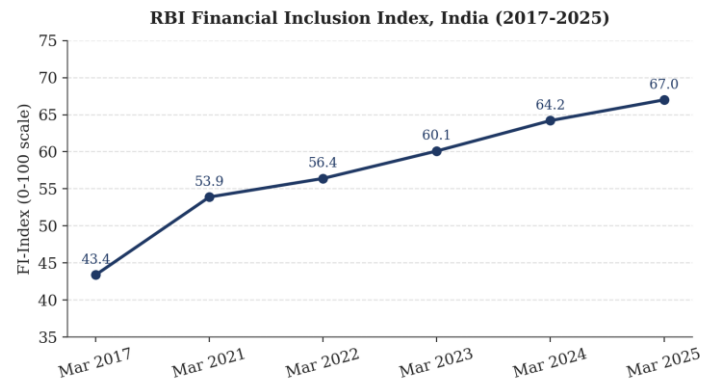
### **Literature Review**

The idea that CSR should be planned as part of core business strategy, rather than kept apart from it, is well established in the literature. Porter and Kramer (2011) gave the idea of shared value, meaning CSR activities should be planned so that they benefit both society and the business at the same time. This idea is widely used in Indian writing on bank CSR. Carroll and Shabana (2010) found that companies with a proper CSR framework generally enjoy better customer loyalty, employee satisfaction and investor trust than companies that treat CSR as a minor matter.

On SBI's own CSR spending, the bank's Annual Reports from FY 2021-22 to FY 2024-25 give the clearest picture available. The bank's total CSR budget for FY 2021-22 was Rs. 204.10 crore, reaching 1,97,551 people through 380 activities and 250 NGOs. For FY 2022-23, the Chairman's Message states Rs. 316.76 crore was allocated, of which Rs. 194.78 crore went to the SBI Foundation. This rose to Rs. 502.32 crore in FY 2023-24, covering 173 initiatives across 80 Aspirational Districts, and then to Rs. 610.77 crore in FY 2024-25, covering 339 initiatives across 94 Aspirational Districts and reaching an estimated 65 lakh people across more than 20,000 villages. These figures are shown in Figure 2 and Figure 3.

On financial inclusion, RBI Financial Inclusion Index reports show the national index rose steadily from 43.4 in March 2017 to 67.0 in March 2025, as seen in Figure 1. The index is published only at the national level, with no separate figures for individual states, a gap this paper tries to address in a small way. Separately, Ministry of Corporate Affairs rules from 2021 onward describe how digital filing requirements have improved the accuracy and verifiability of CSR data, discussed later in this paper.

General CSR literature, including comparative studies referencing firms such as Microsoft, Unilever and Google, remains mostly at the national or global level, with very little published research specifically on Bihar's banking and digital inclusion position. The present paper studies one bank and one state district combination closely, using the bank's own disclosed records.



**Figure 1: RBI Financial Inclusion Index, India, March 2017 to March 2025. Source: RBI press releases**

#### Regulatory and Institutional Framework

Public sector banks such as SBI occupy a distinct position in India's CSR framework. Section 135 of the Companies Act, 2013, together with the Companies (CSR Policy) Rules, 2014, requires companies incorporated under the Act to spend at least two per cent of average net profit of the previous three years on activities under Schedule VII, including education, healthcare, gender equality, environmental sustainability, rural development, skill development and disaster relief. Public sector banks, established under their own legislation rather than incorporated under the Companies Act, are not automatically bound by this obligation. Government responses on record indicate most public sector banks instead follow a Reserve Bank of India circular permitting donations of up to one per cent of the preceding year's published net profit, with loss making banks capped at Rs. 5 lakh. This explains, more plausibly than simple rounding, why SBI's reported allocation consistently works out close to one per cent rather than two per cent, a pattern recurring through Table 2. SBI's broader social spending also aligns with RBI priority sector lending and financial inclusion directions, overlapping with CSR around rural banking correspondents, financial literacy centres and self help groups. The SBI Foundation, set up in 2015, carries out larger, project based CSR work, while individual circles, Patna being relevant for Bihar, sanction smaller donations on their own, forming most of the Bihar related entries studied later in this paper.

#### Digitalisation and the Reliability of CSR Record Keeping

A question not often asked in CSR literature is how reliable the underlying data actually is. Before 2021, most CSR reporting depended on companies voluntarily describing activities in board reports, with limited external checking of whether a receiving organisation was genuine or whether funds reached their stated purpose. This changed measurably from 2021 onward, and the change is directly relevant here, since it is this digital record that makes a paper of this kind possible.

**Table 1: Milestones in the digitalisation of CSR reporting in India, 2013 to 2025**

| Year         | Development                                                                                                                                                                                                                    |
|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2013         | Companies Act, 2013 enacted. Section 135 makes CSR spending compulsory for qualifying companies and requires a board level CSR Committee.                                                                                      |
| 2014         | Companies (Corporate Social Responsibility Policy) Rules, 2014 notified. Annual CSR report becomes mandatory in the Board Report.                                                                                              |
| January 2021 | Companies (CSR Policy) Amendment Rules, 2021 notified, tightening disclosure and fund utilisation norms.                                                                                                                       |
| 1 April 2021 | Electronic filing of Form CSR 1 made compulsory for every implementing agency before it can receive CSR funds, digitally verified by a practising professional, with a unique CSR Registration Number generated automatically. |
| 2022 to 2024 | Mandatory electronic filing of Form CSR 2, an addendum to Form AOC 4, giving item level detail of CSR spending. FY 2022-23 filing due 31 March 2024.                                                                           |

|              |                                                                                                                                                                                                                              |
|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2021 to 2025 | SBI continues publishing item wise, downloadable CSR activity disclosure statements for each financial year, extending the same digital transparency principle to individual bank circles, most recently through FY 2024-25. |
|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Source: Ministry of Corporate Affairs rules and notifications, as summarised in secondary compliance literature.

The practical effect is worth stating plainly. Once electronic filing of Form CSR 1 became compulsory from 1 April 2021, an organisation could no longer receive CSR funds without registering on a central government portal and being verified by a qualified professional, closing a gap that had earlier let unverified organisations claim CSR support. Form CSR 2 added a further layer, requiring structured, item wise digital reporting rather than only prose. For SBI, this national shift toward digital verification runs alongside its own decision to publish item wise CSR activity statements online, of the kind drawn upon in Table 3. Because of this pairing of rules and practice, the Bihar specific entries examined later can, in principle, be cross checked both against SBI's own published statement and against the wider Ministry registry, which was simply not possible before 2021.

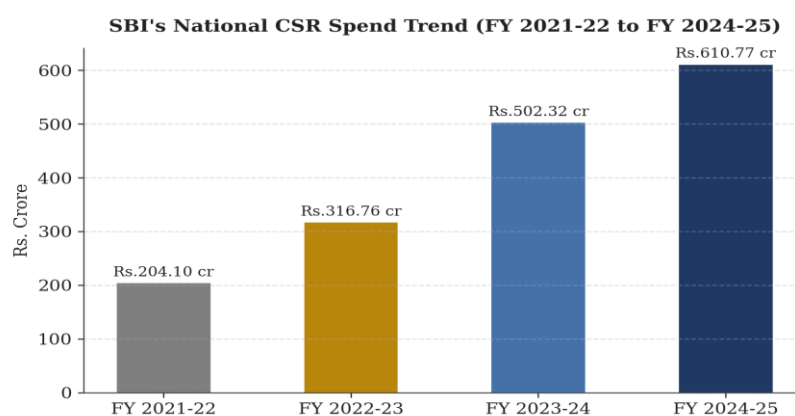
### SBI's CSR Architecture: A National Overview

Before turning to Bihar specifically, it is useful to note the national scale of SBI's CSR spending. Table 2 gives the main figures for FY 2021-22 through FY 2024-25, taken from the bank's Annual Reports and corroborated, for recent years, by independent CSR sector reporting. Figure 2 and Figure 3 show how total spending changed across these four years, and how the FY 2022-23 allocation was divided between the SBI Foundation and circle level spending. One point needs a short explanation. The Companies Act sets the CSR obligation at two per cent of average net profit of the preceding three years, yet the amount SBI reports allocating in earlier years works out closer to one per cent of the preceding year's profit alone. This is not an error, and most likely reflects the three year averaging method and carry forward provisions; the figures are reported exactly as stated in the bank's Annual Reports.

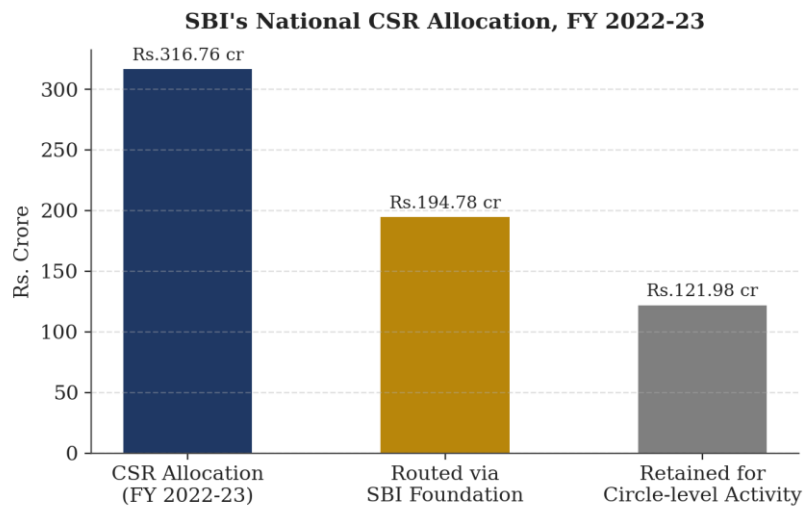
**Table 2: SBI's national CSR budget and spending, FY 2021-22 to FY 2024-25**

| Indicator                                                                     | Value                   |
|-------------------------------------------------------------------------------|-------------------------|
| Total CSR budget, FY 2021-22                                                  | Rs. 204.10 crore        |
| People benefited, FY 2021-22 (380 activities, 250 NGOs)                       | 1,97,551 persons        |
| Profit after tax, FY 2021-22 (base for FY 2022-23 allocation)                 | Rs. 31,676 crore        |
| CSR amount allocated, FY 2022-23                                              | Rs. 316.76 crore        |
| Allocated to SBI Foundation, FY 2022-23                                       | Rs. 194.78 crore        |
| CSR amount allocated, FY 2023-24 (173 initiatives, 80 Aspirational Districts) | Rs. 502.32 crore        |
| Allocated to SBI Foundation, FY 2023-24                                       | Rs. 301.24 crore        |
| RSETI infrastructure spend, FY 2023-24 (152 institutes)                       | Rs. 57.16 crore         |
| CSR amount allocated, FY 2024-25 (339 initiatives, 94 Aspirational Districts) | Rs. 610.77 crore        |
| Allocated to SBI Foundation, FY 2024-25 (180 projects)                        | Rs. 485.83 crore        |
| Beneficiaries reached, FY 2024-25 (over 20,000 villages)                      | Approx. 65 lakh persons |
| RSETI infrastructure spend, FY 2024-25 (153 institutes, 26 states, 3 UTs)     | Rs. 21.34 crore         |

Source: State Bank of India Annual Reports for the respective years, corroborated by India CSR sector reporting for FY 2023-24 and FY 2024-25.



**Figure 2: SBI's national CSR spending trend, FY 2021-22 to FY 2024-25, showing sustained year on year growth**



**Figure 3: SBI's national CSR allocation and the part routed through the SBI Foundation, FY 2022-23**

The difference between the Rs. 316.76 crore allocated for FY 2022-23 and the Rs. 194.78 crore given through the Foundation, a little over Rs. 120 crore, is mostly accounted for by smaller, circle level donations of the kind seen in the Bihar record in Table 3. Patna's part in SBI's overall CSR work belongs to this separate, locally managed spending stream, more visible at district level than large, centrally managed national projects.

#### **Digital Transformation, Skill Enhancement and Awareness Programmes at SBI**

SBI's digital transformation work has, for almost a decade, centred around YONO, a single application for account opening, loans, investment and other services. Nationally, YONO has been central to the bank's strategy for gaining new customers, often framed as a tool for financial inclusion as much as for convenience, on the premise that a digital channel lowers the cost of reaching customers far from a physical branch.

Alongside this, SBI runs skill enhancement and awareness programmes within its CSR mandate. Two are well documented within the study period. The SBI Youth for India Fellowship is a thirteen month rural development fellowship funded by the SBI Foundation, placing graduate fellows with partner NGOs in villages across several states, explicitly including Bihar. The Rural Self Employment Training Institute network, or RSETI, trains rural unemployed youth in trades such as tailoring, computer use and food processing, free of cost, to help them start small enterprises. SBI's own reporting records an infrastructure spend of Rs. 57.16 crore across 152 such institutes in FY 2023-24, rising to Rs. 21.34 crore for 153 institutes across 26 states and 3 union territories in FY 2024-25, though a district wise count for Bihar was not available in the sources used, noted here as a limitation rather than a claim.

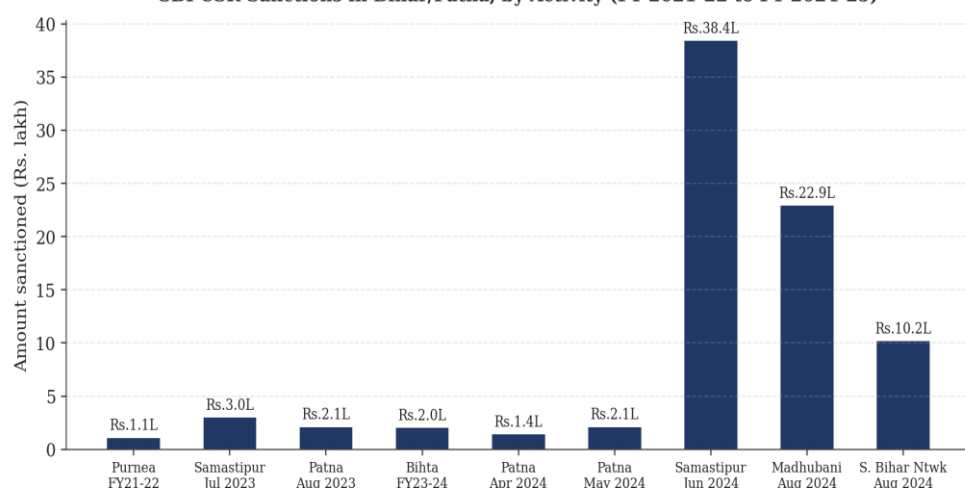
The interest of this study lies in how far this skill and awareness work shows up in CSR activity within Bihar specifically. Financial literacy centres and camps that combine account opening help with financial education are usually cited as one point where digital transformation, skill building and CSR meet, but this does not appear as a separate, clearly named category within the Bihar specific CSR record examined next, which remains dominated by ordinary infrastructure and in kind donations. This matches an observation already made by Freeman (2020), that digital tools are often used more to report CSR work than to form its actual content.

#### **SBI's CSR Initiatives in Bihar (2013-2025): A Documented Record**

Detailed, item wise CSR disclosure statements from SBI become much more complete from around FY 2021-22 onward, lining up closely with the digitalisation of CSR filing discussed earlier. Activities from the earlier years of the 2013-2021 period are available mostly in summarised or general form, not as a line by line record. Table 3 draws on the item wise statements for FY 2021-22 through FY 2024-25 to give a representative, verifiable set of CSR activities specific to Bihar and Patna. Figure 4 plots the same amounts.

**Table 3: Representative CSR activities sanctioned by SBI for Bihar and Patna, compiled from the bank's published CSR activity disclosure statements, FY 2021-22 to FY 2024-25**

| Date        | Location            | Nature of CSR Activity                                                                                       | Amount Sanctioned |
|-------------|---------------------|--------------------------------------------------------------------------------------------------------------|-------------------|
| FY 2021-22  | Purnea              | Donation of a computer set, printer and sewing machine to a disability rehabilitation institution            | Rs. 1,07,838      |
| 25 Jul 2023 | Samastipur          | Water purifier with water cooler to Sadar Hospital, Samastipur                                               | Rs. 2,99,500      |
| 14 Aug 2023 | Patna               | Stationery and daily necessity items to Bihar Netraheen Parishad and KSS Foundation School, Independence Day | Rs. 2,09,154      |
| FY 2023-24  | Patna (Bihta)       | Tree plantation drive at Patut, near Bihta, Patna                                                            | Rs. 2,03,100      |
| 12 Apr 2024 | Patna               | Stationery items to Kasturba Gandhi Balika Vidyalaya, Patna                                                  | Rs. 1,40,000      |
| 27 May 2024 | Patna               | Items to 125 adolescent girls at the Woman and Child Development headquarters, Menstrual Hygiene Day         | Rs. 2,08,713      |
| 18 Jun 2024 | Samastipur          | Blood separation unit to the Indian Red Cross Society, Samastipur                                            | Rs. 38,39,300     |
| 22 Aug 2024 | South Bihar Network | Voter awareness activity ahead of the 2024 Lok Sabha general election                                        | Rs. 10,18,253     |
| 31 Aug 2024 | Madhubani           | Construction of 12 community toilets in Madhubani district                                                   | Rs. 22,91,000     |

**SBI CSR Sanctions in Bihar/Patna, by Activity (FY 2021-22 to FY 2024-25)****Figure 4: SBI CSR sanctions in Bihar and Patna by activity, FY 2021-22 to FY 2024-25****Table 4: Thematic classification of SBI's Bihar CSR activities, FY 2021-22 to FY 2024-25**

| CSR Theme                    | Activity and Date                 | Description                                                                                          |
|------------------------------|-----------------------------------|------------------------------------------------------------------------------------------------------|
| Disability empowerment       | Purnea, FY 2021-22                | Computer set, printer and sewing machine for a disability rehabilitation institution                 |
| Healthcare infrastructure    | Samastipur, Jul 2023 and Jun 2024 | Water purifier for a district hospital, and a blood separation unit for the Indian Red Cross Society |
| Education and inclusion      | Patna, Aug 2023                   | Stationery for a school for the visually impaired                                                    |
| Environmental sustainability | Patna (Bihta), FY 2023-24         | Tree plantation drive                                                                                |
| Girl child education         | Patna, Apr 2024                   | Stationery for a government girls' school                                                            |

|                               |                               |                                                               |
|-------------------------------|-------------------------------|---------------------------------------------------------------|
| Gender and health awareness   | Patna, May 2024               | Support for adolescent girls on Menstrual Hygiene Day         |
| Sanitation infrastructure     | Madhubani, Aug 2024           | Construction of 12 community toilets                          |
| Civic and electoral awareness | South Bihar Network, Aug 2024 | Voter awareness activity ahead of the 2024 Lok Sabha election |

A few points may be noted. Instead of being concentrated on one subject, the Bihar entries cover disability support, healthcare infrastructure, environmental sustainability, girl child education, gender and health awareness, sanitation infrastructure, and civic awareness. This mirrors the national pattern discussed earlier. The wider FY 2024-25 sample also shows real growth in scale, from a little over one lakh rupees for smaller donations to Rs. 38.39 lakh for a blood separation unit for the Indian Red Cross Society in Samastipur and Rs. 22.91 lakh for community toilet construction in Madhubani, a step up from the one to three lakh range typical of the earlier years. Activity extends beyond Patna city into Purnea, Samastipur and Madhubani districts, suggesting Patna mainly works as the administrative centre from where CSR activity across the wider Bihar circle is sanctioned, rather than the only place it is carried out.

It is also worth stating what this table does not show. None of the sampled entries are described as digital literacy or digital inclusion projects, even though SBI's Bihar circle likely conducts financial literacy camps of the kind discussed earlier, and even though the Youth for India Fellowship counts Bihar among its project states. One entry, the voter awareness activity across the South Bihar network in August 2024, comes closest to a civic awareness project, but even this is not framed as digital literacy. Such activities may simply be recorded under different budget heads rather than the CSR activity statements used here. For a bank whose national image increasingly depends on YONO and structured skill programmes, this remains a clear gap in the Bihar CSR record for the period studied.

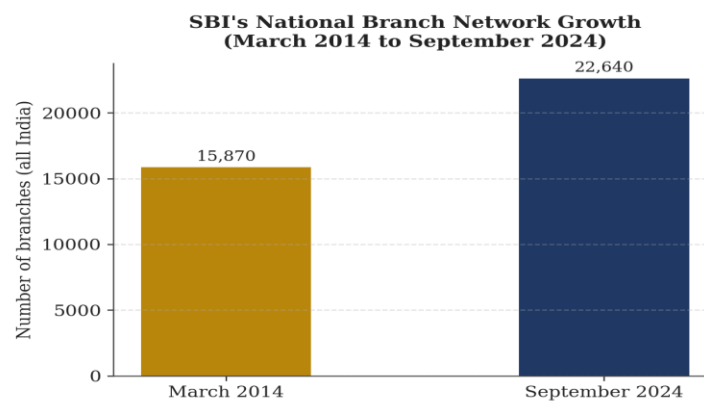
#### Banking Network Growth: National Trend and the Bihar Data Gap

This section was meant to give a Bihar specific picture of financial inclusion infrastructure, but the search for reliable data uncovered a genuine gap worth reporting as a finding in its own right. Online branch directories give a count of SBI branches in Bihar, generally close to 1,200, but do not state which year that count belongs to, and different directories give slightly different figures. Since this paper only uses data tied to a specific year, such undated figures are not used as evidence in Table 5. Instead, Table 5 and Figure 5 present SBI's own reported branch numbers at the all India level, properly dated and covering almost exactly the study period.

**Table 5: SBI's national branch network growth and the RBI Financial Inclusion Index, dated within the study period**

| Indicator                                                      | Value              |
|----------------------------------------------------------------|--------------------|
| SBI branches, all India, March 2014                            | 15,870             |
| SBI branches, all India, September 2024                        | 22,640             |
| RBI Financial Inclusion Index, national, March 2024            | 64.2 (0-100 scale) |
| RBI Financial Inclusion Index, national, March 2017 (baseline) | 43.4 (0-100 scale) |

Sources: SBI Chairman's statement reported in Business Standard, November 2024, and RBI press releases.



**Figure 5: SBI's branch network across India, March 2014 compared with September 2024**

SBI's branch network grew from 15,870 in March 2014 to 22,640 in September 2024, an increase of nearly forty three per cent over almost exactly the same period this paper studies, used here as the closest reliable indicator of how SBI's physical presence expanded, since a properly dated, Bihar specific branch count was not found. Bihar also has its own Regional Rural Bank network, currently combined into Bihar Gramin Bank, which reported 2,885 branches across all thirty eight districts at the time of its formation on 1 May 2025. Since this falls at the very edge of the study period and could not be independently corroborated against an earlier baseline, it is mentioned only for general awareness and not treated as evidence here.

### Popularity and the Underlying Debate

There is a genuine and long standing debate on the actual value of CSR spending of this kind, and the present study does not try to settle it, only to place the Bihar evidence within it. One view holds that CSR spending of the kind described here is a proper and necessary part of a bank's business strategy, particularly in a state such as Bihar where formal banking penetration has generally remained below the national average. A more critical view treats small donations of stationery, water coolers or basic equipment as closer to public relations than to serious development work, and questions whether such spending really reduces the financial inclusion gap it is often invoked to justify. The digitalisation of CSR reporting discussed earlier offers a partial answer to this second view, since it makes unverifiable CSR claims considerably harder to sustain than before 2021, even if it cannot by itself decide whether a donation was the best possible use of the money.

### Opportunities

A few opportunities follow from the record above. The presence of a working network of Financial Literacy Centres across Bihar, even where not run only by SBI, provides ready infrastructure on which digital literacy content could be added without much extra cost. The existing skill enhancement models the bank already runs, the Youth for India Fellowship and the RSETI network, could be more closely linked with CSR disclosure so their Bihar specific reach becomes separately visible rather than folded into other budget heads. The bank's own data and CSR tracking systems, already strengthened by the digital filing requirements discussed earlier, could be extended to publish outcome or beneficiary level information specific to Bihar, improving accountability and helping independent researchers study actual impact rather than only activity.

### Challenges

Certain structural difficulties remain, which CSR spending or digital filing rules alone cannot solve. For most of the period studied, digital and financial literacy in large parts of rural Bihar remained too low for app based channels such as YONO to work as a real substitute for physical branch or business correspondent access, rather than merely a supplement to it. Connectivity infrastructure, mobile coverage and electricity supply, has generally remained uneven outside Patna and the larger towns, limiting how far any digital first CSR effort can actually reach. Selection of CSR projects at the circle level also appears, on the evidence available, to depend largely on inbound requests from local institutions rather than a planned study of digital inclusion or skill development needs, which may partly explain why these goals and Bihar CSR spending have not been closely connected so far.

### Findings

- **Bihar CSR spending grew in scale across the period studied.** Individual SBI CSR sanctions recorded for Bihar rose from about Rs. 1.08 lakh in FY 2021-22 to Rs. 38.39 lakh by FY 2024-25, indicating that circle level CSR activity in Bihar is no longer confined to small, token donations alone.
- **The subject matter of spending was reasonably varied.** The Bihar entries examined cover disability support, healthcare infrastructure, environmental sustainability, girl child education, gender and health awareness, sanitation infrastructure, and civic awareness work, indicating a fairly wide spread of CSR activity.
- **National CSR spending grew consistently across all four years examined.** SBI's total CSR budget rose from Rs. 204.10 crore in FY 2021-22 to Rs. 316.76 crore in FY 2022-23, Rs. 502.32 crore in FY 2023-24, and Rs. 610.77 crore in FY 2024-25, a near threefold increase over four years, not matched proportionally by Bihar specific sanctions over the same period.

- **Digitalisation of CSR filing has measurably improved data reliability.** Compulsory electronic filing of Form CSR 1 from April 2021 and Form CSR 2 in subsequent years has created a centrally verifiable record of CSR activity, and it is this shift that allows a district level study of the present kind to be carried out with reasonable confidence.
- **The sample used does not show skill programmes and CSR reporting joined together, though this may be a limit of the sample rather than of the programmes themselves.** The SBI Youth for India Fellowship and the RSETI network are known to be active in or near Bihar, and RSETI infrastructure spending reached Rs. 21.34 crore nationally in FY 2024-25, but no entry naming these programmes appeared within the Bihar CSR sample examined. This should be read as a gap in what the sampled disclosures show, not proof of disconnection.
- **Patna functioned mainly as an administrative centre.** CSR activity sanctioned through the Patna circle was carried out across Purnea, Samastipur and Madhubani districts as well, showing that a study centred on Patna needs to consider both circle level sanctioning and district level implementation.

### Suggestions and Recommendations

SBI's Patna circle could maintain a separate, clearly marked category for digital inclusion and skill development CSR activities, instead of folding such work into general financial inclusion or fellowship budgets where it remains largely unrecorded as CSR. Selection of CSR projects could depend more on available district level data on literacy, connectivity and skill gaps from the RBI, NABARD or the state government, rather than mainly on requests from local institutions, so spending is guided at least partly by actual need. Digital literacy components could be added to physical infrastructure projects already being funded, for example simple digital banking orientation sessions at schools already receiving CSR funded facilities. More detailed public disclosure, including beneficiary numbers for skill and fellowship programmes active in Bihar, would help both researchers and the bank move from recording activity to assessing impact.

### Conclusion

Between 2013 and 2025, SBI's CSR work in Bihar moved from a purely compliance driven obligation into a genuine and growing programme of infrastructure and welfare spending, sanctioned largely through the bank's Patna circle office. Nationally, the same period saw the bank's CSR budget rise from Rs. 204.10 crore in FY 2021-22 to Rs. 610.77 crore in FY 2024-25, nearly a threefold increase in four years, showing CSR has become an increasingly serious commitment rather than a token gesture. The Bihar specific record examined here, though limited to a representative sample, shows both a wide spread of themes, disability support, healthcare, environment, girl child education, sanitation and civic awareness, and a genuine increase in scale, from a little over one lakh rupees in FY 2021-22 to nearly Rs. 38.39 lakh for a single activity by FY 2024-25.

A second, equally important finding concerns the reliability of the data itself. The digitalisation of CSR reporting brought in by the Ministry of Corporate Affairs from 2021 onward has made it possible to check CSR claims with a confidence that simply did not exist before that year, and this paper treats that shift as a finding in its own right. The sample of Bihar entries used here was necessarily limited, and did not show explicit links between CSR disclosure and the bank's skill development or digital literacy programmes, but this is best read as an open question for future, larger scale study rather than a settled conclusion about the two being disconnected.

Taken together, SBI's CSR presence in Bihar during 2013 to 2025 was real, verifiable, thematically varied, and growing in scale, but not yet visibly joined up with the bank's digital transformation agenda. Closing that gap, by tracking digital inclusion and skill programmes as a distinct, disclosed category of CSR activity, would cost the bank little and would let Bihar draw more fully on a national programme already expanding year on year.

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