**PROFORMA OF MAIN APPLICATION FORM**

# PROFORMA OF MAIN APPLICATION FORM (for applying through e-mail) for

**NATIONAL AWARDS FOR e-GOVERNANCE**

1. Name of the Organization:

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| STATE BANK OF INDIA |

1. Name of the Department:

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| GLOBAL IT CENTRE, BELAPUR, NAVI MUMBAI-400614 |

1. Name of State/UT/Central Government/Others:

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| CENTRAL GOVERNMENT PSU |

1. Name of the Project :

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| MINIMIZATION OF ATM RELATED FINANCIAL COMPLAINTS |

1. Nature of the project :

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| STEPS TO BE TAKEN TO REDUCE NUMBER OF ATM RELATED FINANCIAL COMPLAINTS |

1. Category of Award Applying for‟

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| INNOVATIVE USE OF ICT BY CENTRAL GOVERNMENT PSUS |

1. Objective of the Project : (Please provide the brief summary of the project being nominated for the National Award for eGovernance along with salient features (in 500 words approx)

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| State Bank of India maintains the largest network of 44,000 plus ATMs in the country, which are managed centrally at Global Information Technology Centre (GITC), Belapur, Navi Mumbai. These are linked to two ATM Switches viz. BASE24 Switch and Electra Switch.  **POSITION BEFORE THE INITIATIVE**:During quarter ended March’12, Bank received 5,66,435 complaints from our customers for the ATM transactions done at our as well as other bank ATMs. These complaints were nearly 80% of the total customer complaints received by the Bank.  **INITIATION OF PROJECT**: In view of large number of ATM complaints, GITC initiated a project on 1st July, 2012 i.e. State Bank Day to minimize the number of ATM related financial complaints by forming a team of experts at GITC.  **OBJECTIVE:** The objective was to reduce the number of complaints from 0.08% of the ATM transactions to 0.02% of the ATM transactions by making best use of technology to minimize the number of failed ATM transactions and consequent complaints thereof.  **STEPS TAKEN TO ACHIEVE THE OBJECTIVE**: To understand root causes of the ATM related complaints, we made a detailed analysis of ATM transactions and failure points of the transactions. We observed that ATM complaints can be minimized only by taking steps to achieve following three goals:  Goal no. 1: To minimize the number of failed transactions by improving technology.  Goal no. 2: To generate automatic reversals and provide credit to customer account in case any transaction gets failed.  Goal no. 3: To provide credit to customers’ accounts proactively for failed transactions by doing reconciliation wherever automatic reversals have not been generated by the system.  To achieve first goal, we took the following technology initiatives to strengthen ATM network:   1. **Upgradation of BASE 24 ATM Switch:** Migrated BASE 24 ATM Switch to HP Non-Stop Quad-Core System, capable of handling more than 50,000 ATMs. Consequently, CPU utilization came down to 12% from around earlier 80%. Lowering of CPU utilization resulted in the reduction in the number of ATM transactions failing due to “Time-out” 2. **Direct Connectivity between National Financial Switch (NFS) and BASE24 Switch.** Previously, transactions from / to NFS were being routed through only one switch i.e. Electra Switch due to licensing constraints. This was resulting in failure of a large number of transactions and consequent complaints. To address this issue, we have established direct connectivity between NFS and Base24 Switch in July 2013. 3. **Online Updation of Positive Balance File (PBF):** PBF file balances started getting updated on real time basis based on changes in the account balances in CORE and double debit complaints checked effectively.   To achieve second goal,   1. **Reversals on the basis of Last Transaction Status (LTS) messages**: Started generating reversals in Switch for those cases where LTS message is not received or message confirms the transaction to be unsuccessful. 2. **Full reversals for failed transactions at NFS member bank ATMs**: Bank of Baroda & Syndicate bank were not sending the correct reason for the reversal (Response code-28. On taking up the matter, this issue was resolved. 3. **SMS Alerts**: We started sending SMS alerts for online reversals.   To achieve third goal,   1. Query not Logged (QL) posting: Started providing credit to customers’ accounts proactively for txns. failed at NFS Switch. 2. Branch Outstanding (BROS) posting - Started providing credit for txn. failed at our Switch. 3. Credit Adjustment: To provide credit for the transactions that have failed at other bank Switch.   Along with the above said initiatives, creation of separate department on reorganization of GITC, namely “Complaint Management Department” also helped in providing focused attention and bringing synergy amongst various activities. We also centralized resolution of ATM related complaints at GITC by migrating complaints from Home branches of the customers which helped the Bank to make analysis on continuous basis and take suitable steps to reduce the number of complaints.  5. On account of the above mentioned steps, we were able to achieve the objective by improving the quality of resolution and bringing down the number of complaints in absolute as well as percentage terms as shown below:      Hence, we were able to achieve the objective of the project by reducing the number of ATM related complaints to less than 0.02% of the ATM transactions. |

1. Date of Launch of Project **(please see para 6.2 for eligibility of the project with reference to launch date)**  :
2. For all categories except Incremental Innovation((dd/mm/yyyy ): 01.07.2012

1. For Incremental innovation(period during which substantial incremental innovation has been made in the project)-

Year of National e-Governance Award

9. Beneficiary of the Project:

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| ATM CARDHOLDERS OF ALL BANKS |

# IMPORTANT NOTE

1. For each award category for which the project has been nominated, the applicant must fill the Award specific form as well. Applications without completely filled in Main Form and Award Specific Form will be summarily rejected.

(Please fill catogry specific “Award Specific Form” in the prescribed proforma given with this award scheme. Convert to PDF and email)

1. All nominated projects (except for **Incremental Innovations in existing projects category)** must have been operational for a period of not less than one year (excluding pilot period) on or before the date of publication of advertisement relevant for the year for which nominations have been invited. It should, however, not be operational for more than two years (i.e., not more than two years old) on the date of publication of advertisement of the relevant year. For example if an advertisement is released for seeking nominations on 15 June 2014 then the project launch date must be between- 15 June 2012 to 15 June 2013
2. For „**Incremental Innovations in existing projects Category’** :
   1. Only the project that has been awarded National Award for e-Governance by DARPG (for any category) at least two years prior to the year of advertisement is eligible to apply. (For example the project which have won National Award for e-Governance of DARPG (Govt of India) in or before the year 2012 is eligible to apply for advertisement published in the year 2014).
   2. Furthermore, the project must have demonstrated substantial incremental innovations during the last two years from the date of publication of advertisement. For example if an advertisement is released for seeking nominations on 15 June 2014 then the substantial incremental innovation in the project must be between- 15 June 2012 to 15 June 2014.

1. **It is important to identify the name of the relevant team members(not more than 07 including project head) at this stage only as these names will be included for acknowledgement in case the nomination is awarded. Under no circumstances, the name would be allowed to change.**

1. This page of application duly signed and sealed may be scanned and attached with soft copy of the application form. The original copy may be kept which may be required to be submitted to the Department, if the nomination is shortlisted for field visit/ further studies.

1. **Self Certification by the Project Head in the format applicable to the organization must accompany the Main Application Form.**

**Details of Head of the nominated project**

Name of the Project Head: Sh. N. Jambunathan

Designation : Deputy Managing Director & CIO

Contact Address : SBI Global IT Centre, Secor-11, CBD Belapur,

Navi Mumbai-400614

E-mail Address: dmd.cio@sbi.co.in Fax: 022-27564994

Telephone: 022-27566041 Mobile Number: 9987494091

Details of team for the nominated project

Key Team Members with their Role Designation [Please mention key officers/ staffs (**not more than 7 including project head)** whose contributions were most

significant for the success of the Initiative]

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| Sl NO | Name(s) : | Designation: |
| 1. | N. JAMBUNATHAN | DMD & CIO |
| 2. | NAVAL SOOD | AGM |
| 3. | K. MANI | AGM-SYSTEMS |
| 4. | PANKAJ MISHRA | AVP |
| 5. | R. SHREELAKSHMI | DM |
| 6. | ASHOK KUMAR | MANAGER |
| 7. | RAJYA LAKSHMI | DM |