**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:

|  |
| --- |
| 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]

|  |  |  |
| --- | --- | --- |
| 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 |

**IX. NAME OF CATEGORY- ‘INNOVATIVE USE OF ICT BY CENTRAL**

## GOVERNMENT PSUs’

1. **Coverage – Geographical and Demographic** :-
   1. Comprehensiveness of reach of delivery centres,

|  |
| --- |
| ALL ATMs of STATE BANK OF INDIA |

* 1. Number of delivery centres

|  |
| --- |
| MORE THAN 44,000 ATMS |

* 1. Geographical

(a)National level – Number of State covered

All States

All districts

All blocks

* 1. State/UT level- Number of District covered

* 1. District level- Number of Blocks covered

Please give specific details:-

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| --- |
| This project covers all ATMs of State Bank Group, spread across length and breadth of the country. |

(iv) Demographic spread (percentage of population covered)

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| --- |
| This initiative covered 18.5 crore ATM cardholders of State Bank Group as well as cardholders of other banks who use State Bank Group ATMs |

1. Situation Before the Initiative (Bottlenecks, Challenges, constraints etc with specific details as to what triggered the Organization to conceptualize this project):

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| During quarter ending March’12, Bank received 5.66 lac 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. These complaints were financial complaints wherein customers had not received money fully or partially in spite of their account being debited. Hence, customers were out of own funds due to improper functioning of the ATMs. Besides that, ATM cardholders of other banks using our ATM network also lodged complaints for their failed ATM transactions. |

1. **Scope of Services/ Activities Covered** (Relevance of choice of application for clients/ PSU, extent of e-enablement in terms of number of processes/services, extent to which step in each service/process have been ICT- enabled #)

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| --- |
| Use of ICT in the transaction flow of ATM transaction, right from inserting of ATM card to receipt of the cash was analysed and necessary changes made in the hardware, software & processes to reduce number of failed transactions. |

1. Strategy Adopted
2. The details of base line study done,

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| --- |
| On making study of the flow of ATM transactions to understand root causes of the ATM related complaints, we found that ATM complaints can be minimized by taking steps to achieve following three goals:  Goal no. 1: To minimize the number of failed transactions by fine-tuning 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. |

1. Problems identified,

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| --- |
| We were able to zero in on the following issues which were leading to failed transactions and complaints thereof:   1. Hardware capacity: Owing to extraordinary increase in the number of ATMs and ATM cum debit cards, CPU utilisation of BASE24 ATM Switch was more than 80%. Consequently, transactions were getting failed due to queue build-up of ATM transactions at the Switch. 2. National Financial Switch (NFS) Connectivity: 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. 3. Reversals: Reversals were not being generated automatically for the failed transactions. |

1. Roll out/implementation model,

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| --- |
| These measures were implemented without any major downtime. |

1. Communication and dissemination strategy and approach used.):

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| All stakeholders were advised well in advance. |

1. **Technology Platform used-** 
   * + 1. Description,

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| --- |
| BASE24 Switch on HP Non-Stop Quad-Core System |

* + - 1. Interoperability

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| --- |
| We have two switches- Base24 and Electra and both are interoperable with each other as well as with CBS and Finacle hosts. In addition these are also interoperable with all interchanges viz. Mastercard, VISA , NFS etc. |

**(iii)**Security concerns

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| --- |
| Switch setup is ISO 27001 certified |

* + - 1. Any issue with the technology used

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| --- |
| No major issue |

* + - 1. Service level Agreements(SLAs) (Give details about presence of SLA, whether documented, whether referred etc. #)

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| --- |
| SLAs with ACI, Electra and HP are documented. |

1. **Enhancement of Productivity** (Give details about impact on volume of transactions handled per employee, Productivity of machines/ resources#)

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| --- |
| On account of the above mentioned steps, we were able to achieve the objective by bringing down the number of complaints from 5.66 lac to 1.37 lac per quarter and in percentage terms also, from 0.08% to less than 0.02% of the ATM transactions. |

1. **Efficiency Enhancement** (Give specific details about the following #)
   1. Volume of transactions processed

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| Nearly 80 lac ATM transactions per day |

* 1. Coping with transaction volume growth

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| --- |
| By using HP Non-Stop Quad-Core System for BASE24 ATM Switch, we are able to handle expected transaction growth volume up to 2017. |

* 1. Time taken to process transactions,

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| --- |
| Switch is capable of processing 2200 transactions per second |

* 1. Accuracy of output,

|  |
| --- |
| 99.9819% |

* 1. Number of delays in service delivery

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| --- |
| No delay after implementation of this project. |

1. **Service Delivery – Business/ Client Centricity** (Give details about improvement in interaction with clients and outcome for clients, relevance of access points, Length and Breadth of services provided online etc. #)

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| --- |
| Our customers as well as customers of other banks are able to use our ATM network with the success ratio of 99.9819%. Consequently, customers get the transaction amount successfully every time their accounts are debited with the failure of just 0.0181% of transactions. Hence, customer gets an assurance that he will not be out of their own funds due to improper functioning of State Bank ATMs. |

1. **Citizen/ Client Centricity** (Give specific details on the following#)
   * 1. Impact on effort, time and cost incurred by user,

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| --- |
| Failure percentage of the ATM transactions done at State Bank ATMs has come down from 0.08% to less than 0.02% of the ATM transactions and these complaints are also resolved within 7 working days. Accordingly, customers are able to transact on our ATMs with the success percentage of 99.9819%. |

* + 1. Feedback/grievance redressal mechanism,

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| Robust Complaint Management System (CMS) is in place for redressing customer grievances. |

* + 1. Audit Trails,

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| Various logs files including transaction log file(TLF) are generated |

* + 1. Interactive platform for service delivery,

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| Complaint management system is interactive wherein customer can lodge the complaints by logging in to the Bank’s website |

* + 1. Stakeholder consultation

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| Based on the feedback received from customers and our operating staff, we keep modifying the system |

1. **User convenience** (Give specific details about the followings #)
   1. Service delivery channels (Web, email, SMS etc.)

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| Service delivery channels like Web, e-mail & SMS is being used for the lodging of grievances, generation of complaint ticket numbers and advising the details of the resolution to customers. |

* 1. Completeness of information provided to the users,

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| Standardised remarks are being used to provide complete information to customers. |

* 1. Accessibility (Time Window),

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| --- |
| Complaint registration is 24\*7 through Website and Contact centre. |

* 1. Distance required to travel to Access Points

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| --- |
| Nil as complaint can be registered through Website and by calling at toll free number |

* 1. Facility for online/offline download and online submission of forms,

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| Customers can lodge complaint online at website or offline by submitting the form at branches. |

* 1. status tracking

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| Tracking is available to customers through web and SMS |

1. **Innovation** (Give details on how the usage of technology is exemplary, any use of new and emerging technology, impact on number of steps required, identification and removal of bottlenecks/ Irrelevant steps etc. #)

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| We used Last Transaction Status (LTS) of the ATM transactions to verify the status of the transaction and generate reversal for the failed transactions accordingly. |

1. **Defined and Achieved outcomes** (Give details about extent of improvement in terms of organizational objectives, output targeted in the beginning of the

project and output achieved, extent to which the project is able to reach/ fulfill the requirements of planned beneficiaries etc. #)

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| 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 ICT to minimize the number of failed ATM transactions and consequent complaints thereof.  We achieved the objective by reducing the complaints to 0.0181% of the ATM transactions in the quarter ended March’14. |

1. **Sustainability** (Give details about sustainability w.r.t. technology (technology used, user privacy, security of information shared- Digital Signature/

Encryption etc. #), Organization (hiring trained staff, training etc#), financial (Scope for revenue generation etc. #)

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| The system was developed in-house and has sufficient skilled manpower to maintain, upgrade and handle any exigencies. |

1. **Adaptability Analysis** 
   * + 1. Measures to ensure adaptability and scalability

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| The system is adaptable to any change and can scale up to the projected transaction volume of 2017. |

* + - 1. Measures to ensure replicability

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| --- |
| Available at Disaster recovery site. |

* + - 1. Restrictions, if any, in replication and or scalability

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| NO |

* + - 1. Risk Analysis

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| Required measures have been taken to mitigate operations and IT related risks. |

1. Comparative Analysis of earlier Vs new system with respect to the BPR, Change Management, Outcome/benefit, Change in legal system, rules and regulations

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| In the previous set-up before initiation of project, number of ATM related financial complaints were rising rapidly as shown below:   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Quarter** | Q1 2011-12 | Q2 2011-12 | Q3 2011-12 | Q4 2011-12 | | **Complaints received** | 2.07 lac | 4.04 lac | 4.43 lac | 5.66 lac | | **Transaction volume** | 58.17 cr. | 59.82 cr. | 61.72 cr. | 62.52 cr. |   However, after implementation of the said project, the number of reduced drastically in spite of increase in number of transactions as shown below:     |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | | **Quarter** | Q1 2012-13 | Q2 2012-13 | Q3 2012-13 | Q4 2012-13 | Q1 2013-14 | Q2 2013-14 | Q3 2013-14 | Q4 2013-14 | | **Complaints received** | 4.68 lac | 4.43 lac | 2.56 lac | 2.04 lac | 2.37 lac | 1.99 lac | 1.76 lac | 1.37 lac | | **Transaction volume** | 63.12 cr. | 64.12 cr. | 64.15 cr. | 66.01 cr. | 67.62 cr. | 71.8 cr. | 74.09 cr. | 75.73 cr. | |

1. Result Achieved/ Value Delivered to the beneficiary of the project-(share the results, matrices, key learnings, feedback and stakeholders statements that show a positive difference is being made etc):
   * + - 1. **To organization**

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| --- |
| SBI has been able to build trust amongst ATM users of all banks about hassle free usage of its ATMs and spared the staff from numerous tasks pertaining to complaint resolution and monitoring of more than 4 lac complaints per quarter to enable them to devote time for more productive purposes. As a result, we are able to migrate the customers to cost effective Alternate channel available 24\*7. |

* + - * 1. **To citizen**

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| --- |
| Citizens are able to withdraw money from our ATMs without worrying about having debit in their accounts without receiving money and hence, are saved from the hassle of lodging complaints and remaining out of funds due improper working of ATMs. |

* + - * 1. **Other stakeholders**

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| Other banks have also been benefitted as they are saved from handling of customer complaints about the transactions done at our ATMs. |

1. Extent to which the Objective of the Project is fulfilled-(benefit to the target audience i.e.G2G, G2C, G2B, G2E or any other, size and category of population/stakeholder benefited etc): Objective is fully achieved.

1. Other distinctive features/ accomplishments of the project:

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| Ministry of Finance also appreciated the customer friendly features of our Complaint Management System (CMS) and suggested other Public Sector Banks to either procure it from our Bank or develop their application on the same lines. |

# This is just an indicative list of indicators. Applicant can add on more information based on suitability of the project nominated.