



**STATE BANK OF INDIA OFFICERS' ASSOCIATION  
CHANDIGARH CIRCLE**  
C/O State Bank of India, Local Head Office, Sector 17, Chandigarh  
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**Circular No. 2019/19**

**Date: 23.05.2019**

**TO ALL OUR MEMBERS:**

**NETWOTKING AND INFORMATION TECHNOLOGY RELATED ISSUES**

We have sent a communication to the Chief General Manager, State Bank of India, Local Head Office, Chandigarh on the captioned subject. A copy is enclosed for the information of members.

Comradely yours,

(Deepak K Sharma)  
General Secretary

**TEXT**

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Letter No. GS/2019/09/24

Date: 22.05.2019

The Chief General Manager,  
State Bank of India,  
Chandigarh L.H.O.

Dear Sir,

**NETWOTKING AND INFORMATION TECHNOLOGY RELATED ISSUES**

We have interacted with grass root level officers, officials working in various departments and received feedback on many, Networking, Information Technology and System related issues which is not only adversely affecting our customer services but also the morale of officers working in present competitive environment.

A detailed feedback has been appended below for your kind perusal:

**CBS RELATED ISSUES-**

1. Branches on virtual server faces a lot of difficulty, because of the slow response of the virtual platform viz. while logging in with biometrics, doing F7 enquiry and other CBS related works, leading to reduction in processing and thus increasing the time taken to serve the customers, which ultimately leads to increase in customer complaints and thus dis-satisfaction leading to erosion in customer base.
2. The unavailability of ftp servers and the decision of allowing availability of reports to the branch through CBS only is also posing a lot of hardships to the branches, as in the earlier setup, it was very very easy to locate, view and analyse all reports, however the present setup has made it lengthy and time consuming leading to relatively much more time consumption. If the new system has been developed to save digital space and to refrain people from keeping unnecessary data on the ftp, then it could've simply be done by removing the "Write" permissions on ftp and allow "Read Only" set up. But there must be an alternative, easy to use, mechanism to share files amongst the users.

3. In the offices of Lead Bank & R-SETI, the staff have no access to CBS & SBI TIMES. This creates many problems, the staff of R-SETI & Lead Bank are deprived of latest issues/schemes/instruction/ updation of knowledge about the Bank.
4. While closing any account all the collaterals needs to be de-linked and discharged, in many accounts these goes to around 40-45 in numbers, hence consuming a lot of time and if unfortunately one collateral is missed from de-linking then one has to do the repetitive enquiries, with individual collaterals, leading to consumption of a lot of time again. This can be resolved by providing a script, which can discharge and de-link the collaterals associated with closed accounts. Also, closing the account requires an authentication from a user having capability level of 8 and above, in absence of which the process does not get completed giving rise to complaints. (Capability level of 9 is available to a Branch Manager only, in big branches, which are generally complaint prone and have heavy footfall, the absence of the Branch Manager for even relatively short duration, say a day or two, this causes a lot of problems and is very complaint prone.
5. We can make and break a TDR/ STDR in 20 seconds using net banking but why in CBS this provision is not available, if the user does not know the product code and other combination the queue is generated but does not get authorized, with appearance of the error message. This process needs to be simplified.
6. While closing demand loan or OD against deposit account, first we need to discharge collatarel->then we need to amend security inactive in detail tab-> and then we again have to remove the lien from STDR and only then system allow to close the demand loan or OD against deposit.  
Marking security as Inactive and removal of lien from respective security should be automated.
7. Loan against FD created on INB platform, can't be closed online. Fails the whole purpose of migrating customers to alternate channels.
8. In Recalled/ AUCA accounts the actual closure balance should be available in a single screen on a later date. We have to calculate the closure amount manually. Everyone calculates on his own way. It makes the present total outstanding or the closure amount confusing and indistinct which affects each step like suit file, Auca transfer, ac closure . It goes into puzzle further with each year passing by and if customer has made some repayments on different dates in between....so there must be a screen or link where the present outstanding of Recalled/Auca accounts should come systematically.
9. At cells SMEC/RACPC, the CCDP errors related to cells should come to cells only and also as a whole, for the cell. Presently all the errors are referred branch wise. For checking the errors if 55 branches are there, we have to start with home page 55 times separately for each branch..further the list shows all the branch errors like errors of gold loan account, OD against bank deposits, Xpress credit accounts which makes the CCDP error rectification/follow-up exercise time taking and confusing for RBO as well as cells.
10. Closed product codes must be removed from the CBS & LOS which are very problematic when we select any wrong product code, account cannot be opened and processing officer have to do LOS data entry afresh.
11. When we open AGRI Gold Loan, the security is auto created by LOS as we enter Gross Wt.- Net Wt details of the ornaments. So on creation of Gold Loan(Term Loan) it gets quickly disbursed as NO SECURITY or LOAN TRACKING STEPS are required.

But in case of PER GOLD LOAN, even if Gold ornaments with Gross & Net Wt details are added, still we have to create Security in CBS and do LOAN TRACKING Steps. It takes/ drains a lot of precious time.

12. While opening an account there should be Auto Pop-ups for creating Cheque book, ATM card, Net banking request and feeding the nominee details. Thereby reducing the time taken in the delivery of service.
13. While transferring any SB account, all the linked MOD accounts must also be transferred.
14. While doing Transaction enquiry, option for providing only Debit or only Credit transactions must be there. Moreover, while doing transaction enquiry on any account, between two dates the narration field must also be shown, so as to understand and identify any transaction at once and to avoid repeated references to the CBS.
15. While doing short enquiry/ debit and Credit summations in CBS, a field reflecting the Total of the above, for that period should also be there. As of now, a user has to jot down all the figures and have to total them manually.
16. There must be availability of reports on Lockers, viz. ACTIVE, Rent Overdue, and Allocated etc.
17. There must be option for downloading a single consolidated data for the full financial year. e.g for preparing Tax Audit Report, individual files related to multiple streams like VPS, HRMS, CBS etc and for multiple quarters are to be individually downloaded and then are being consolidated manually eating into a lot of time and also posing risk of missing any link and thus making the whole data compilation prone to errors.
18. Currently Internal rating and ECR are updated in all accounts and CIF. Rating updating at CIF level should be auto linked to all accounts.
19. Functionality for EPC limit disbursement and its offsetting on order basis is not available in CBS. As a result of which it becomes difficult to ensure date wise offsetting of EPCs as well as maintain timeline for overdue EPCs released by the branches. Some of the banks using Finnacle Software are using Core Banking software for reconciliation of the EPC. The necessary facility for reconciliation and marking disbursement and receipts for EPC may be developed in CBS.
20. The new account opening system based in C-KYC is very cumbersome and time consuming. The process need to be modified to facilitate speedy service for making more customer and employee friendly systems and saving time for both. Signature should be scanned as and when the Photo and sign are uploaded for C-KYC. A separate menu should not be mandatory for uploading signatures in the account.
21. Creation of product Codes for Cash Credit and Term Loans SME products based on rating and availability of collateral. Currently interest is reset by negative adjustment, which needs to be updated at the time of every change in MCLR. At times, this is not promptly changed by the branch. As such incorrect interest rate is being applied. Specific product code as applicable under Per segment products will be a great enabler for correct application of interest without frequent manual interventions. Also proper spread as well as MCLR applicable to the month of sanction is not reflected to ensure proper interest applicable as per sanction.
22. Renewal of CC limits is updated by using multiple screens in CBS like CC OD renewal and common processing. Renewals details should be updated in one common screen.

23. Whenever any cheque is posted in an account, a prompt message should be auto generated for the number of times the customer has cheque bounce history.
24. PPF withdrawal eligibility amount and Maximum loan amount eligibility limit against PPF is shown in short enquiry of PPF account. But this facility is not available for PPF accounts (after expiry of 15 years) extended for 5 years. Necessary amendments may be done in CBS for this in respect PPF accounts under extended period.

### **LOS related issues**

1. All details should be directly fetch in CBS from LOS. In Rate of interest manual intervention I required. In processing fee - manual intervention required. These interventions should stop. There's a mismatch/incoherence in various parameters, in LOS and CBS viz. Rate of Interest, product codes etc. The CBS and LOS should be in perfect synchronization, so as to reduce the redundancy of work and entrusting the onus of error on the user. (The mismatch in CBS and LOS data may cause legal issues while contesting the cases in the Court of Law, also this causes the customer dissatisfaction as the rate of interest appearing in the LOS generated documents and the actual being charged by the CBS may be different.
2. Many documents like Form 20,29,30 and 34 in case of Car Loans are not generated by the LOS, whereas these are very important documents and the absence of these pose problems during Internal Audit and also may cause problems for effecting the recovery. This is also a case with other P Seg products also.
3. Pre Sanction Survey must also get printed from LOS -Personal Segment  
- cif fetching creates problem at times.  
  
- copy profile function needs improvement as not a very smooth process.
4. KCC renewal process blocked through CBS and migrated in **LOS - Agri**, without any SOP & instructions. An SOP for the same must be issued.
5. **LOS SME** is very complicated, it must be simplified.  
There should be a mechanism to copy the CRA application from last year to current year in SME LOS.
6. Loan to SHG is not processed through LOS.

### **LLMS related Issues:**

1. Currently LLMS verifies the data from only one credit bureau agency CIBIL. As being done under Per Segment LOS, LLMS should also provide credit bureau reports of at least two credit bureau agencies viz CIBIL, CRIF High marks or any other agency. Similarly i-probe link is available in LLMS, but report is not fetched through LLMS. i-probe verification is done by using separate User Id and password. It should also be auto fetched by LLMS to save time.
2. Linking of LLMS with CBS. Currently DP in cash credit limit is first updated in LLMS and then also updated in CBS. This leads to duplication of work and wastage of precious man hours. The data should be auto fetched from LLMS and updated in CBS.
3. Multiple functionalities / Screens / Tabs cannot be opened in LLMS. For example, during preparation of credit appraisal, if any data is to be referred from CMA / or customer tab, existing tab is automatically closed by opening other tab. Hence

functionality for opening multiple tabs at time in LLMS need to be developed for making LLMS user friendly.

4. Similarly, inspection reports are created and updated in LLMS and also in CBS. This duplication of the work may also be avoided by synchronization of LLMS with CBS.
5. Checking Central Fraud Registry of RBI should also be auto linked with LOS and LLMS appraisal system.
6. Details regarding conduct of account, credit debit summations and previous year's interest details should be auto fetched from CBS under LLMS proposals for factual data entry.
7. Even after all technological developments , we are still insisting on hard copies of CRA / CUE Limit Renewal proposal adding on another 5-6 days to TAT. The physical movements of hard copies need to be dispensed with to improve TAT.

#### **INB RELATED ISSUES:**

1. Limit for SARAL transactions in Online internet banking for corporate be increased from Rs. 10.00 lacs to Rs. 50.00 lacs, as currently almost all the units are doing maximum transactions using INB and SARAL facility is easy to operate , wherein only one password is involved.
2. Loan against FD created on INB platform, cannot be closed online. This fails the whole purpose of migrating customers to alternate channels. There should be Menu of closure of loans against TDT/STDR in INB as well.

#### **International Banking (IB) Related Issues:**

1. The new Trade Finance software, 'Exim Bills Enterprise Edition', throw up such errors which are not even comprehensible for the dealing staff at the branches. The manual is not at all helpful and service desk response time makes customer suffer. A training module on the new software for dealing officials is need of the hour.
2. The errors are being reported in Trade Finance Software after the rates have been taken at "Mercury Forex' platform. This leads to transactions remaining unaccounted and leading to locking of Branch in M Fx. The errors must be resolved at the earliest with TAT in hours and not in days.
3. There should be space in Mercury MFX software to enter Narration while doing transactions, which can then get reflected in account Statements.

For CBS/Mercury transactions for foreign TT/DD issued -transaction as in Customer's account passbook updation shows -"T cash withdrawal".

No amount in foreign currency is reflected. It becomes difficult to explain the customer as well as other branches. There should be specific Narration mentioning the transaction as well as rate at which the transaction was doen.

4. There is little or no help available at AO level for IB related issues. One desk officer for IB related issues must be posted at AOs also.

#### **Complaint Management System (CMS) Related Issues:**

1. CDM related complain menu is not available in CMS. A menu for CDM complains like ATM Card complaints in CMS will help branch officials in smooth services / resolution of issues promptly.

2. If same customer has made a complaint then his profile must show the previous complaints made by him. The profiling of account number or mobile number should be done to make available the history of complaints made by the customer. This will allow the complaint resolution more meaningful as well as help controllers.

**SYSTEM related issues:**

1. Speed of 2 MBPS for branches handling so many Apps and running CBS software is too low.
2. NAC- Network Access to various Systems/Desktops/Devices gets frequently blocked. This issue is creating problem almost on daily basis.
3. Outdated systems are not compatible to run updated softwares and apps.
4. The RAM size and processors of systems are not compatible with softwares.
5. IT Audit of the branches like RFIA/ FIRE/ Security audit must be done every year.

**Service Desk/ Help Desk Related Issues:**

1. Service desk resolution time is 3-4 days.
2. Sometimes requests are closed without resolution. When any document is required, the request is closed.
3. The mobile numbers of service desk officials goes unanswered. The landline numbers are always busy or remain unanswered. Some additional officials in evening time are required.
4. The issues escalated to Corporate Centre/TCS team remain unresolved for days together and many times closed without resolving.

**Other Issues:**

1. Kindly get removed the Data/ MIS/ Portals/ links etc which are not being updated and leading to duplicity.
2. Training sessions must be held after release of new softwares and updations in existing softwares for operating functionaries, at least once a year.
3. HRMS related connectivity and availability issues are talk of town, unfortunate and unexpected in an Organisation like ours and to be redressed immediately.

Sir, we hope that these issues would be looked into positively keeping in time long term implications by simplifications of processes, its impact on the morale of officers and for the benefit of the Organisation. We have also sent a detailed note to our Federation to take up the issues with Corporate Centre, however, many issues may be taken care of at Circe level also. We are confident that our combined efforts in right direction under your mature and competent leadership will provide relief to our staff members working at grass root level empowering them with tools to provide efficient customer service with smile, zeal and enthusiasm to make our esteemed Organisation a Bank of choice for transforming India.

With regards,

Yours Sincerely,

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(Deepak K Sharma)

General Secretary