

Annexure – 8.44

Issues raised by Akshaya

- (1) All Banking kiosk providing bank must give proper technical support to the KO's.
- (2) Individual BC admin with terminal reset, Sub KO activation, Sub KO authorization privilege is needed.
- (3) Support from lead bank managers.

The following difficulties are faced from Bank. Submitting these for necessary action
The Bank wise details are as follows.

Issues Solved

- ✓ For some districts like Malappuram, Kozhikode co-operation from SBI has increased and issues almost solved.
- ✓ A few number of inactive kiosk are become active.

General issues with respect inactive KOs

- ✓ Most of the link branches are not supporting KOs for either Account opening or transactions.
- ✓ Using PinPad machine, sometimes all cards are accepted but most of the transactions are failed.
- ✓ Sometimes pinpad machines don't accept any cards.
- ✓ Finger print capturing error while transaction.
- ✓ In case of new KOs there are delay from bank for settlement Account Opening
- ✓ Technical support usually getting delay in case of KGB, Vijaya Bank, SIB, CBI etc.
- ✓ Commission payment is neither regular nor on a correct report.

The Bank wise details are as follows.

1. SBT

- ✓ Error message is showing some times the KO's try to login.
- ✓ New KO mapping is not possible.
- ✓ Frequent issues in SBT site including errors during AEPS transaction.
- ✓ Sometimes initial deposit amount is not credited to customer account.
- ✓ Less support from Branch Managers and delay in giving settlement account.
- ✓ Zero balance A/c can't be opened.
- ✓ 6 pages printout getting after creating new account, commission for account creation is Rs.16 only.
- ✓ Sometimes SBT pinpad machines doesn't accept any cards
- ✓ New KO Activation pending even after repeated mails to FI,HO.
- ✓ Delay in issuing passbook.
- ✓ Commission delay.
- ✓ Aadhaar mapping from branches getting delayed. So add the facility for Aadhaar Seeding in KOs portal.
- ✓ Can't generate account opening and Transaction reports in admin portal.
- ✓ Account opening forms cannot be reprinted after Account Approval.
- ✓ ATM cards received through Kiosk banking not working for minors.
- ✓ Editing options not available in Account opening.
- ✓ Accounts opened through kiosks have no net banking facility.

Suggestions

- ✓ In the case of SBT site available only up to 5 PM in 2nd and 4th Saturday's, extend the time period to 6 PM.
- ✓ IMPS transaction limited at Rs.10000 per month, request to shun the limitation.
- ✓ Sub KO authorization and sub KO authorization for district office is needed.
- ✓ Aadhaar mapping from branches getting delayed. So add the facility for Aadhaar seeding in KOs portal.

2. SBI

- ✓ While login to the kiosk error message appeared as "Inactive or pending for activation "
- ✓ While login to the kiosk error message appeared as "No Accounts available for this user"
- ✓ While trying to link with Aadhar, error showing.
- ✓ Timeout issue while opening account.
- ✓ Device initialization failed problem for morpho devices
- ✓ KO can't login every time shows fingerprint verification failed.
- ✓ Sometimes failure of AEPS transaction.
- ✓ No proper technical support from SBI.
- ✓ Finger print capturing is difficult.
- ✓ Commission delay.
- ✓ Less support from Branch managers and delay in giving settlement account.
- ✓ Cogent CSD 200 finger device not working in SBI kiosk, only morpho and precision PB 100 working.

Suggestions

- ✓ Integrate the facility for Terminal Mapping and Sub KO authorization in BC Admin for SBI.
- ✓ District login required for resetting terminal, Activating /Authorizing KO/Sub KO, Mapping settlement A/c. etc.
- ✓ Sub KO authorization and sub KO authorization for district office is needed.

3. KGB

- ✓ Issues regarding Technical support delay
- ✓ Commission delay.
- ✓ Not getting reports to KOs on Transactions.
- ✓ Less support from Branch managers.
- ✓ KO's need adequate training and support.
- ✓ Commission not received for PMJJBY and PMSBY.

4. Canara Bank

- ✓ In some case bank branch is not supportive.
- ✓ Cannot login Canara Bank Site for more than one week.
- ✓ No technical person to assist ADPO to clarify technical related queries.
- ✓ Need a platform like SBT then only we can activate it asap.
- ✓ CIA Portal Expired, certificate updation error.

5. **Federal Bank**
 - ✓ Poor bank side support
 - ✓ Technical support is Poor.
 - ✓ Account opening takes more than one month.
6. **SIB**
 - ✓ Poor bank side support
 - ✓ Technical support is Poor.
 - ✓ Lack of positive attitude of branch manager and staff towards kiosk banking.
 - ✓ Account cannot be validated by the Link Branch Manager.
7. **CBI**
 - ✓ Technical issue reported many times but not responding either by Officer in charge nor by link branch.
 - ✓ Lack of positive attitude of branch manager and staff towards kiosk banking.
 - ✓ Bank closed Kiosk activities through CSP
8. **Vijaya Bank**
 - ✓ Not getting correct Commission and not getting reports to KOs on Transactions.
 - ✓ Finger print capturing error while transaction.
9. **PNB**
 - ✓ Lack of positive attitude of branch manager and staff towards kiosk banking.
10. **Bank of India**
 - ✓ Lack of positive attitude of branch manager and staff towards kiosk banking.
11. **Corporation bank**
 - ✓ Lack of positive attitude of branch manager and staff towards kiosk banking.
12. **CSB**
 - ✓ Lack of positive attitude of branch manager and staff towards kiosk banking.

Additional Issues

The below issues regarding Banking Kiosks need to be addressed immediately.

- **A fixed remuneration should be provided to Akshaya Bank Kiosk operators** (A minimal no. of transactions can be insisted as a target).
- **A Dash board** with details is required with proper access to K.Os and District Officials (Dash board should contain No. of accounts opened by each kiosk, No. of transactions, **the commission given, pending commission**). **Now, Transaction commission not receiving regularly for Akshaya K.Os, please make a standard for the same (1st working day of every month)**
- Not only kiosk account remittance/withdrawal, but general SB/ Current account remittance/withdrawal should be allowed in Kiosks.
- **For withdrawal, currently balance is required** in account of customer as well as **settlement account of Kiosk operator (In case of Akshaya, but not for Zero mass (normal BC))**. So **K O needs to carry money in their hand and account**. For withdrawal, there should be provision to directly debit from Customer's account.

- Over Draft facility required.
- Provide **passbook printing machine** to remotely located Akshaya Kiosks in a district.
- **Please avoid Thumb for deposits, especially for RD deposit.** Akshaya centres can arrange field people to raise RD funds. Also provide attractive commission to RD, this will tremendously increase RD operations in bank.
- Now **time out is happening in every 2 minutes**. This time slot should be increased. While old people or illiterate people are visiting centres for transactions, **KOs are forced to login 2, 3 times** due to frequent time outs.
- BC Software is not user friendly (A particular version of browser required, Jawa shouldn't be updated, etc.) and there is no contact points at district level to address these issues.
- **Enhance commission percentage** of transactions to promote transactions. Now **KO operations are limited to only account opening in many Kiosks**.
- **A district level contact person (from the side of each bank)** should be there **who can handle technical things too**. Now KOs need to wait so much time, if they fall into an issue.
- Many of the **Branch Managers are not aware of how the kiosk operating system is working**. Also BMs are expected to divert small transactions like MNREGA accounts/transactions to kiosks.
- Provide enough passbooks to KO.
- Monthly incentive (for rural areas) should be extended to non rural kiosks too (Regarding SBI). Details regarding the same should be included in the dashboard.
- Provide necessary boards, flex, hoardings etc. for bank kiosks in timely manner. SBI can provide these things to Akshaya district office and the office will ensure proper distribution of the same.
- Please provide bank Commission slab for transactions (upto Rs. 2500, upto Rs. 5000, etc.) in a board/flex format. We can display it in the centre.
- Micro ATMs could enhance business of KOs. Kindly provide to all KOs.
- Balance enquiry facility for all accounts should be provided (not only kiosk accounts). This will help people of rural areas, especially illiterate & backward community.
- Many people are approaching KOs to create an account, but they might have already created an account in the same bank before (as part of some campaigning or while he/she was a child). After KO does all procedures and forwards it to bank, bank is rejecting it after scrutiny. Please provide an option for KO to check the same before doing all this procedures.
- Canara Bank Kiosk facility is not working for the past 6 months, which is highlighted multiple times, but no response.
- Support for SBT Kiosks are now really in trouble (there is no clarity regarding status of BCs after merger)
- KGB is not operating Kiosk operator training through ADPO, hence participation from ACEs are really less. Many KGB kiosk operators are unaware about functioning Kiosk set up.
- Banks/BCs with minimal no. of kiosks (like Federal, PNB, Central Bank etc.) had stopped working / changed to other banks due to software issues and less support regarding tech/functional issues. One SIB kiosk in Wayanad is also about to close due to less support from Bank technical section.

Banking KOs in Akshaya Project																
District		TV M	KL M	PTA	ALPY	KTM	IDK	EKM	TSR	PKD	KK D	MLPM	WYD	KNR	KSGD	Active
SBT	Active	161	30	41	31	66	35	85	83	25	31	63	4	46	24	725
	Inactive	47	47	5	5	7	23	15	6	20	25	4	12	6	9	231
	Total	208	77	46	36	73	58	100	89	45	56	67	16	52	33	956
SBI	Active	14	13	0	9		4	67	3	7	12	7	3	22	5	166
	Inactive	6	12	2	6	7	14	10	11	16	10	7	11	24	5	141
	Total	20	25	2	15	7	18	77	14	23	22	14	14	46	10	307
KGB	Active				1	1			1		10	20	16	23	5	77
	Inactive					2	2		4	3	27	35	5	28	1	107
	Total	0	0	0	1	3	2	0	5	3	37	55	21	51	6	184
Canara Bank	Active	5							0	0	2	2	5	1	0	15
	Inactive		5		3	4			6	31	17	11	1	4	2	84
	Total	5	5	0	3	4	0	0	6	31	19	13	6	5	2	99
Federal Bank	Active		4		1		7			0	0	15	1		1	29
	Inactive		11	4	20	11	4			9	3	3			0	65
	Total		15	4	21	11	11	0	0	9	3	18	1	0	1	94
Corporation Bank	Active	0	2		2	1					0	0		1	1	7
	Inactive		5		4						0	0			0	9
	Total	0	7	0	6	1	0	0	0	0	0	0	0	1	1	16
SIB	Active				1		1		2	0	0	3	1		1	9
	Inactive		2		2	7	1		8	12	2	4			0	38
	Total	0	2	0	3	7	2	0	10	12	2	7	1	0	1	47
CBI	Active								0		0	0	1	1	0	2
	Inactive		3	2	2				1		1	0			1	10
	Total	0	3	2	2	0	0	0	1	0	1	0	1	1	1	12
Vijaya Bank	Active	2							0	5	0		1	4	2	14
	Inactive								1	2	0	2			0	5
	Total	2	0	0	0	0	0	0	1	7	0	2	1	4	2	19
Bank of India	Active				1						0	0			0	1
	Inactive										0	0			0	0
	Total	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
PNB	Active				2				0	7	0		1	1	2	13
	Inactive								7	4	0				0	11
	Total	0	0	0	2	0	0	0	7	11	0	0	1	1	2	24
UIB	Active				0						0	0			0	0
	Inactive				0				0		0	0			2	2
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2
CSB	Active				0				0		0	0			0	0
	Inactive		2		0				5		0	0			0	7
	Total	0	2	0	0	0	0	0	5	0	0	0	0	0	0	7
District Total		235	136	54	90	106	91	177	138	141	140	176	62	161	61	1768