

Annexure - 7.68

Common Issues reported in Kiosk banking

- Branch Managers are not co-operating with VLE of Akshaya
- Delay in confirming accounts opened at Akshaya by link branch.
- Delay in delivery of passbooks to the customer opening account through Kiosk.
- Poor level of transactions through Akshaya.
- Non display of boards in Akshaya centres on availability Kiosk Banking/ Other banking facilities with bank logo.
- Non display of banner/ board at the respective Bank branch Premises showing - "Please contact Akshaya centre for A/C opening - Centre Name, contact no etc " - with logo of Bank & Akshaya.
- Inadequate publicity measures. Printing of bit notice in vernacular and circulating through news paper to the households in SSA and in and around the Akshaya centre for creating awareness among the public.
- Adequate training is not given to VLEs & link branch Manager on kiosk banking.
- Branch staff is not sensitized on Kiosk banking and its advantages.
- Lack of positive attitude of Branch manager and staff towards kiosk banking.
- Issues in the Kiosk banking software of banks - Accounts opened in Kiosk not readily available to branch managers for authorization.
- Lack of co-ordination between controlling offices of banks and ADCs of Akshaya.
- Periodic review of progress under Kiosk banking not done by controlling offices/LDMs/District Administration.
- Delay in getting commission from banks. Banks are not passing on the requisite information to CSC e governance to enable them to pay the VLEs promptly.
- TCS being the major software provider need to considerably improve their technical support. A person knowing the regional language may be posted exclusively for resolving issues of Kerala State pertaining to various banks.
- Proper guidelines are not given by banks regarding maintenance of registers at Akshaya (Kiosk), which would facilitate reconciliation of accounts opened, pass books delivered, calculation of monthly commission etc.
- Banks to share with ADCs periodic (weekly) progress reports to enable them to monitor the progress of kiosk banking and payment details.
- ADCs of Akshaya are having no idea about the criteria of service charges, details of KO code allotted to each VLE, payment of commission, recovery of monthly installments towards the cost of biometric devices from VLEs etc. They do not have information regarding the details of machines supplied by different banks to VLEs and recovery of monthly installments.
- Most of the LDMs are yet to conduct District level workshops on kiosk banking as directed in the last meeting. Follow up measures undertaken by LDMs for the implementation and monitoring is not satisfactory in majority of the Districts.
- ADCs/representative of ADC has not yet started to attend BLBC/DLRC meetings. LDMs to ensure the same.
- Even after placing orders long back, many banks are yet to receive finger print devices from CSC e - Governance.
- In respect of devices already supplied by CSC E governance, no feedback is given neither by bank nor by akshaya regarding details (bank wise) - date of providing FP devices, name and KO code of Akshaya centre, date of making the centre live etc. Banks & Akshaya need to furnish these details to CSC.
- Banks are yet to inform their plan of action for coverage (under individual BC model) of those SSAs which could not be mapped through Akshaya.