



Technology & CBS

AIUCBOF Empowerment Series Chapter 4

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Bank had different stages of Branch Computerization since the late 90's switching from the manual system of Book keeping.

- Till, the introduction of Core Banking System in the Bank in 2006 for handling the normal banking transactions, there were ALPM's (Advanced Ledger Posting Machine), ISBS – total branch mechanization. In very remote rural branches Bank.
- In ALPM model, there were 3 different PC's , one used for SB/CC/OD ,second for FD/Loan and the third was used as a standby PC. There was no interconnection between the machines, so, depending on the type of transaction, the postings were done in the respective machines.
- Bank also had Pentasoft s/w for a short duration in some branches.
- Under ISBS environment, Client-Server Architecture was used. Hence, any type of transaction could be handled from any of the counters. It was a character based interface.
- Though, being a total branch mechanization software, ISBS had many drawbacks like different versions were being run in parallel across the branches. Hence, Hence core Banking solution (CBS) was introduced starting from 2006.
- As on 31.05.2012, 100%. Branches are live under Core Banking Solution (CBS).
2390 Domestic Branches
3 Extension Counters
Bank is in the process of bringing 4 Overseas branches into the ambit of CBS
- All branches of the Bank RTGS and NEFT live as of now.

Alternate Delivery Channels

In the ambit of Core Banking Solutions, we have the following delivery channels :

a) ATM –

- a. Total number of ATMs as on 31.05.2011 are 902 (Onsite 558, Offsite 344)
- b. 781 ATMs are in CAPEX model and 121 ATMs are in OPEX model
- c. Total 19,75,317 number of ATM/VISA Debit Cards issued as on 31.05.2012.
- d. Our ATM VISA cards can be used to withdraw cash from our/any Bank VISA enabled ATM's
- e. Our ATM cards can be registered with Verified By Visa for carrying out online Transactions
- f. Using our ATM cards, through ATM's direct Tax Payments, Third Party Transfer, Mobile Banking registration and Point of Sale transactions can be done
- g. In addition to Non-Personalized ATM card, three variants of Personalized ATM cards are Gold, Signature, Platinum cards are also available.

b) E-Banking – Through E-banking/Internet banking channel we provide the below facilities

- a. Self account/Third Party transfer
- b. RTGS/NEFT
- c. Utility Bill Payments
- d. Opening E-FDR/E-RD
- e. Loan/RD Installment payments
- f. Direct Tax Payments
- g. Various State Tax Payments
- h. Online Share Trading
- i. ASBA
- j. Form 26AS

c) Mobile Banking- Through Mobile, self account/ Third Party transfer, Balance enquiry, Pre-paid Mobile recharge, Cheque book request, ATM card block etc.

d) AML

e) RTGS/NEFT

f) Govt. Business Module- Through this integrated module with Finacle, Bank provides the following facilities:

- Across the counter collection of Direct and Indirect Taxes
- Opening of Public Provident Fund accounts/deposit/withdrawal/loan on ppf
- Deposit to PPF account from across the India branches.
- All state and central Pension payments. For Central Civil, Defence, Telecom pension payment process is centralized at CPPC Nagpur branch (2209) and UCO Staff Pension payment process is Centralized at HRM, Pension Dept.(7104) and Haldia Port Trust Pension is centralized from Haldia branch (1064)

Bank has introduced many other facilities like :

- 1) **RTGS/NEFT** – For payment/settlements of Inter Bank and customer payments through the branch counters. Payments to other bank parties within India, can be done within short duration
- 2) **GRID-CTS** – Cheque truncation system, where the physical movement of the cheque will be stopped, instead an electronic image of the same would be used for clearing the funds
- 3) **AML** – Anti Money Laundering s/w is used for Risk Based Transaction Monitoring
- 4) **Web Mail** – Is a licensed web mail service across the bank for official communication.
- 5) **UCO Online** – Is a facility provided as an information store house for internal sharing of information. All the bank circulars, job cards and reference documents are available here so that the employees may access easily any time and acquaint themselves with the latest happenings in the Bank
- 6) **IRPS**-Integrated Request Processing System is used by all the branches and all controlling Offices etc. for Finacle User Creation, Finacle User Power Change, Finacle User SOL Change, Finacle User Password Reset, User Un deletion

NETWORK

- 2393 Branches (As on 23/05/2012) are connected to DC and DR via
 - Lease Line/ISDN
 - Lease Line / VSAT
 - Lease Line / CDMA
 - Lease Line
 - VSAT
- ❑ 2 Head Offices
- ❑ 39 Zonal Offices
- ❑ 18 NAPs (*Out of which 2 are co-located*)
- ❑ 7 Staff Training College (Ahmadabad, Chandigarh, Bhubaneswar, Bhopal, Chennai, Kolkata)