BANKS WITH THEIR RESPECTIVE CRM
5 CRM Practices in Banks

5.1 ICICI and CRM

With Finacle, the bank currently has the ability to process 0.27 million cheques per day and manage 7000 concurrent users.

The bank has successfully leveraged the power of Finacle and has deployed the solution in the areas of core banking, consumer e-banking, corporate e-banking and CRM. With Finacle, ICICI Bank has also gained the flexibility to easily develop new products targeted at specific segments such as ICICI Bank Young Stars- a product targeting children, Women's Account addressing working women and Bank@campus targeting students.
The CRM initiatives in India's ICICI Bank hold together its compelling story of growth. Its growth in customer base, channels, and product and service offerings. The ICICI bank is one of the private sector bank which is providing the customer value added services. They are not only able to satisfy the customer but they are successful in building a never-ending relationship with the customer. They are able to retain them and carry business with them to benefit both the organization and the customer. Customer preferences and needs are very well understood by this bank. With the help of technology they are able to develop brand equity in the market and differentiate themselves from the competitors. On the 19th of January 2000, a click and mortar made an announcement that offered a clear but early measure of the impact of the "e" in e-business. On that day the ICICI Bank released performance figures related to its previous year's dot com initiatives. The company reported a staggering 500% increase in Internet customers during the period from March 31, 1999 to December 31, 1999 – from 4000 to 24,000 customers in 9 months. While the absolute number of 24,000 or the growth of 500% might not mean much, it does speak volumes of the nascent potential. ICICI Bank and the ICICI Group as a whole has been striding purposefully down the e-pathway. The group prefers to call it a "clicks and bricks" strategy that provides multiple access points to its customers. For its traditional customers there are the lean and mean brick and mortar branches propped by ATMs, call centers and direct selling agents. Internet banking and WAP enabled services take care of the Supply and technology savvy professionals of today. The rise in Internet banking customers is a result of the Infinity, Internet banking facility launched by the bank. The facility, initially made available to NRIs and later to resident Indians permits online opening of accounts, bills payment, account information.

**Call centers**

ICICI Bank is certainly juggling some interesting numbers. Its Bombay call centre handles 25 different products, for 10 million customers, with 620 positions. Now ICICI Bank's branch network handles less than half of all transactions – a shift which has taken an axe to the company's cost-to-serve. ICICI appreciated early on that by centralizing their service infrastructure, and centralizing their service expertise, they created a new level of service for customers. The call centre has played a leading role in transforming the bank's value proposition for its customers: The call centre also provides an opportunity to shift the qualitative nature of the relationship between bank and customer to a new level. Much of the extra leverage with customers that the call centre brings is tactical. A customer is a lot more receptive to up selling and cross selling when they're phoning ICICI. The humble call centre is ICICI Bank's means of shifting away from a market share based product-as-commodity mindset, to those stresses the importance of deepening exiting customer relationship.
ICICI used to spend a lot of energy trying to make sales. Now their emphasis has changed – they spend their energy to get to know the customer better. It is when a customer feels comfortable with the relationship they have with ICICI that they are likely to deepen their commercial relationship with them. The call centre is their new tool to getting to know the customer better. The speed of the shift away from the branch as the primary means of interacting with the bank shows the receptiveness of Indian consumer behavior to the use of new channels. The technology usage is far higher in a call centre compared with any other environment. The call centre is a cheaper channel than the branch, and often it is more convenient for the customer. This convenience can be supported by technology to provide a higher level of service than was possible previously. All the products and process are unified in the single call centre – allowing the customer to get a seamless service. So ICICI is therefore able to truly take a customer centric customer view. ICICI is able to get a customer who has been rejected from taking a credit card, they immediately offer a debit card.

The ability to serve across all product categories from a single location has enabled the bank to provide a level of service qualitatively superior to its competitors, and this is offered as a complementary extension of the branch capabilities. Even the branches are moving very rapidly towards offering seamless service to all the customers. The relationship between the branches and the call centre is very good, and the branches are discovering how to focus their efforts on more rewarding service relationships. ICICI has understood the importance of customer service over the phone, but it was only fairly recently that they began the task of consolidating their resources on customer service and customer relationship enhancement. The bank takes people who are first class graduates with a lot of yearning to learn. Following a selection process that includes telephone, personality and literacy tests, there is a post-recruitment process embracing a continuous learning program.

**E-marketing**

The e-initiatives of the ICICI group have not been limited to customer servicing. The marketing activities for its various products are also taking the online route. In April 2000, through tie-ups with Orange and Airtel, ICICI started offering limited WAP based services for customers on the move. A month later, on its way towards a full-fledged online mobile commerce service, the company commenced offering services like balance updation, request for cheque book, details of last 5 transactions, request for statement etc. Corresponding services are also available for the bank’s credit card customers. On the anvil are personal banking services, payment services for utilities, travel and ticketing information etc.
Modus Operandi

The group has leveraged on a number of tie-ups to come up with its various offerings. For its Internet banking offering the ICICI Bank uses Infinity from Infosys, for its credit card business it uses Vision Plus from PaySys, USA. For WAP services the tie-up with cellular service providers Orange and Airtel helps reach out to these users, while the WAP technology is being implemented by the in-house ICICI Infotech Services. To leverage the Net for its marketing initiatives, ICICI Bank and Satyam Infoway have jointly set up a " .COM " company to promote banking products on the Net. The bank has also entered into agreements with leading corporates like BPL, Rediff.com, Usha Martin and Tata Communications for B-to-C solutions in a bid to further strengthen its Internet banking product offering and services. Payment systems are perhaps the bane of any financial services company looking to move online. Security and privacy are issues that every bank looking to move online is grappling with. The ICICI Group has come up with its own answer to the problem. ICICI joined hands with a consortium led by Compaq to take the lead in offering a solution to the Indian e-commerce community. This consortium offers a B2B and B2C e-commerce payment gateway within India. The B2C payment gateway will help the Internet shopper, the web merchant and the banks to engage in e-commerce, while the B2B payment gateway will facilitate virtual transactions in the corporate world. CRM has been envisioned by the bank to support its goals in sales, customer service, and analytics. Already, about 30.40% of the bank’s home loans are cross-sold to existing customers. Similar ratios have also been reported in the sale of insurance policies. Ratios of about 50.60% have been seen out of the credit cards and personal loans business. The bank’s stated intention is to take these ratios to as high as 60.75%. ICICI Bank states that these high levels of relationship maximization are made possible by how its CRM system is able to " know and understand the customer better ”, which customer is most suitable for what kind of product and at what point in time.

In the area of service, the bank receives as many as 150,000 customer requests per day, a challenge not only to channel capacity but also to how the bank is able to ensure that each request is recorded, tracked, and resolved. Last, customer analytics have been used to support various strategic decisions of the bank. Recent strategic decisions of note are several anti attrition programs, the intended attrition of unprofitable customers, the imposition of fees, and various customer segment tactical initiatives.

ICICI Bank’s CRM capability is built on a “Teradata” data warehouse that integrates data from multiple sources, including the Oracle database and various flat files. The system provides users
with information about each customer’s checking accounts, fixed deposits, credit cards, and other financial information. The bank has taken on the end-to-end proposition of SAS for enterprise intelligence, which offers a credible integrated approach to analytics, including data detection, data cleansing, data preparation, event detection, reporting and business intelligence, and campaign analysis. The bank estimates that it is able to track more than 1,200 parameters concerning demographics, transactions made, channel usage, and product relationships. Through Behavior Explorer and views, business users develop customer profiles and run ad hoc queries. Analysts then use the information to guide product development and marketing campaigns that are intended to address each individual’s total requirements, instead of just pushing a product. The success of cross-selling to existing customers has also been enabled by the bank’s growing capabilities in lead management. The home loans business unit, for example, has built a lead management system rolled out to about 700 users. The system is able to allocate leads, schedule meetings, provide a record of all interactions with the customer, and give reminders for customer follow-ups. A lead generation tool has also been developed in-house to capture and route Product applications made over mobile phones.

**CRM working of ICICI BANK**

CRM, according to ICICI consists of following approaches:

[A] Getting personalized information on customers.
[B] What is the value of the relationship?
[C] Customized offerings to the customers
[D] Converting a prospective customer into a true customer.

[A] GETTING PERSONALIZED INFORMATION ON CUSTOMERS
The bank collects all the information about the customers for processing. ICICI bank has mainly 4 service offerings viz: loan account, saving account, current account and fixed deposits. Moreover, the bank has many customers in each category. So, they collect the data on one server and thus the company gets the personalized information on each customer by asking them to fill the information in customer application form.

[B] WHAT IS THE VALUE OF THE RELATIONSHIP?
After the collection of the personalized information on every customer, the department checks out the value of the relationship with each and every customer. Later, they decide how to approach
the customer for knowing what his needs and wants are? After this is done, the company offers him the customized product.
[C] CUSTOMIZED OFFERINGS TO THE CUSTOMER
The step which comes after deciding the value of the customer is that the company offers the person the customized product. Moreover, they also practice a concept called cross-selling over here. Cross-selling refers to offering another product from the service offering of the bank to the customer which he has not gone for.

[D] CONVERTING A PROSPECTIVE CUSTOMER INTO A TRUE CUSTOMER.
The last approach of CRM according to ICICI bank is that they try to convert the prospective customer into a true customer. Right from the moment the inquiry comes, they follow-up the customer and then make him to come to the bank occasionally and then regularly.

The processes for delivering CRM-The tools and the processes are as follow –

- Customer application form
- Centralized software where the whole data is collected.
- Wide range of offering
- Cross-selling and
- Feedback forms

Customer application forms
Bank collects all the data from customer application form and gets the personalized information to know which product to offer to which customer. This process helps in collecting the data and knowing what the customer wants.

Centralized software where the whole data is collected
The data collected through customer application forms is available at one server and can be accessed anytime, anywhere. So, this helps in the further process of customized offerings and cross-selling.

Wide range of offering
After collecting the data from the customer, team decides what product to offer to which customer. In case the bank recognizes you as a valuable customer then is offers a more customized service.
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Cross – selling

It refers to offering another product from the service offering of the bank to the customer which he has not gone for. For example If customer has savings account with the bank then they offer him a insurance, fixed deposits etc.

This depends on the value of the customer to the bank. Cross selling is not offered to every customer. It depends on how loyal the customer is to the bank. The more business he gives us, the more are his chances of being special services offered.

Feedback forms
The bank distributes feedback forms at all its branches. The customer feedbacks on the service, technology used, employee behavior and promptness in solving customer’s problems, are taken and they are analyzed.

DIFFERENT CHANNELS FOR ACCESS SERVICES

Bank Branch ATM Phone Banking
Internet Banking Insta Banking Mobile Banking
Call Centre

BANK BRANCH
We can find a host of ICICI retail products at our widespread Bank Branch network-Bank Accounts, Credit and Debit cards, Bonds, Demat Accounts, Loans against Shares, etc.

ATM NETWORKS
Make balance enquiries
Make cash withdrawals
Free access to all ATMs
Trilingual ATMs
Payee name available on the Mini statement.
Mini statement shows last 10 transactions
Ledger Balance available in Mini statement.
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PHONE BANKING
24 hour manned Customer Care Center
Interactive Voice Response (IVR) facility available
Bill pay requests
Stop payment request
Balance enquiries
Give standing instructions for payments
Open a Fixed Deposit
Dial – a – draft

INTERNET BANKING
Payment of Utility Bills-electricity, phone etc.
Online Railway ticket booking
3-in-1 Demat Account
Inter Bank funds transfer (available in select cities)
Third party transfers
Credit Card bill payments
Enable mobile banking alerts

Importance of Internet Banking for customers
1. Bill payments:
We can pay our bills like electricity, telephone, gas etc, mobile phone bills and insurance premium bills etc online, or through phone banking. Just log on to icicibank.Com or call the phone banking number to do the same.
2. Check the status of the payments made
3. Query on all the bill payments made by us
4. The bill pay service is absolutely free of cost.

Mobile Banking
ICICI bank mobile banking enables us to bank while being on the move. ICICI bank mobile banking can be divided into two broad categories of facilities:
Alert facility: ICICI bank mobile banking alerts facility keeps us informed about the significant transactions in your accounts. It keeps us updated wherever we go.
Request facility: ICICI bank mobile banking requests facility enables us to query for our account balance.

**INSTA BANKING**

ICICI Bank’s "Insta Banking" enables us to conduct banking transactions anytime from anywhere. You can avail of this anywhere-Anytime banking service through our 24-hour channels like ATM, Internet Banking, Instant Voice Response (IVR) Banking and Mobile Banking, and from 8 a.m. to 8 p.m. These unique and user-friendly channels have brought banking services to your fingertips. From balance enquiry to checking cheque status to ordering a new cheque book, you can communicate with ICICI Bank from the comfort of your home or in the middle of a busy day at the office.

Call centre is a cheaper channel than the branch, and often it is more convenient for the customer. The ability to serve across all product categories from a single location has enabled the bank to provide a level of service qualitatively superior to its competitors, and this is offered as a complementary extension of the branch capabilities. The relationship between the branches and the call centre is very good, and the branches are discovering how to focus their efforts on more rewarding service relationships.

**5.2 HDFC and CRM**

HDFC Bank is making all possibilities come true for its customers. The bank offers targeted messaging and other customized services using NCR’s 'Aptra eMarketing’ software. The bank runs one-to-one (customized) and one-to-all targeted messaging via all self-service channels like the ATM, mobile banking and Internet banking. Most banks do not have clean data of the customer with regards to residential address and other details. This implementation helps HDFC Bank with a more thorough analysis of the change in customer demographics and thus, plan their campaigns better after being equipped with a thorough data repository in the data warehouse.

Along with targeted messaging, the bank is also offering fast ATM services. HDFC Bank has launched ‘favorite transaction’ that allows the customer to set a particular amount for withdrawal so that every time he visits the ATM he will not be accessing the same screens. This has reduced the number of screens the customer must access while using the ATM machine for withdrawing cash. Till now, the customer had to access 9 screens, which has now been reduced to five screens, which has in turn resulted in a reduction of 40 percent in the time taken to complete a transaction. The customer also has the option to undo the ‘favorite transaction’ and go on with the
regular screens. HDFC bank with a daily turnover of 300 transactions per day per ATM, which adds up to about one million transactions per day. As part of the first phase, HDFC Bank has made its ATMs across Pune, Nashik and Ahmednagar faster by allowing customers to save their ‘favourite transactions’ on ATMs. In fact, approximately 25 percent of Pune-based customers have already used the ‘favorite transaction’ feature. HDFC is globally the first bank to use the entire suite of offerings from Aptra eMarketing; it has deployed everything except the call centre suite. They have been powered by the data warehousing, data mining, modeling and analytics abilities and have structured data in the CRM to implement this software. The major benefits from the implementation is saving about 40 percent of the transaction time at the ATMs, ability to personalize communication via self-service channels enabling active engagement with the customer, which further enhances the ability of the CRM for analytics.

HDFC has revamped its corporate website in line with its communication philosophy. The new improved, interactive, and user-friendly website is in sync with its need-based communication strategy of helping individuals through their decision of selecting the right plans that fit their needs.

- Protection: Need for a sound income protection in case of unfortunate demise of an individual
- Investment: Need to ensure long-term real growth of an individual’s money
- Saving: Need to save for the milestones and protect an individual’s savings too
- Retirement: Need to save for a comfortable life post retirement

The new improved website leverages to educate customers in choosing the right. The website is designed to provide an enhanced user experience to our existing as well as prospective customers through simple navigation, faster access, rich content and enhanced utility as a service delivery tool. The objective of the new website is to educate customers right from the process of identifying their needs, to the final process of select the plan that fits their needs, The website features an elaborate and exclusive knowledge section designed to help a customer.

The other salient features of the website are:

- Caters to all types of Internet users - advanced, moderate and new users
- Faster and convenient navigation (e.g. no need to use ‘back page button;’ access to relevant and important links available on every web page)
- Key information at your fingertips. e.g. structured flow of key product information and their features
- Enhanced interactivity through user interaction and involvement (tools and calculators)
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- Modular structure making the website 'future ready' with flexibility to accommodate restructuring and additional content in future
- Uses flash and other advanced software to provide a better surfing experience to the user, but through its intelligence moves to a classic mode if the user does not have the requisite software to view the same.
- Compatible with all browsers i.e. Internet Explorer 6 and above, Firefox Mozilla, Safari, Opera and Google Chrome
- And compliant with W3C.

For HDFC, the CRM activities span three segments: Back-office, which enables all transactions. For instance, a transfer of funds will involve recording the transfer request, debiting and crediting the account appropriately and the transformation by telex or demand draft. The back office enables the core activities of banking transactions. Distribution of the bank's products and services in the market. That is, enabling customer interaction through the Internet, ATMs, the mobile phone. HDFC's corporate customers need not visit the bank for many of their transactions either. PC-based corporate banking lets authorized personnel in corporates open letters of credit or pay suppliers and integrate the transaction with the ERP system. The third sort of automation enables the business intelligence and CRM aspects of a bank's business. HDFC Bank can analyze channel profitability. Say, determine which type of customer access which channel the most, and evaluate the cost-benefits of offering a service to customers. For cash management, they use a package from a Pune company called CashTech. There Depository systems run on software provided by Mumbai-based Kalpataru. For loans, that use Nucleus Software. To provide round-the-clock service and support to its customers, HDFC Bank has Unix-based systems from Sun Microsystems as hosts for its banking software. It is in the process of moving the application to a mainframe-class Unix machine (the E10000 from Sun). Many other systems run on Intel-based Compaq or IBM hardware with Microsoft NT or Windows 2000 as the Operating platform. The systems are run on a centralized basis with the branches accessing them via telecommunication lines (leased lines from the DoT). All departments within the organization were automated simultaneously. they work on a centralized database, the addition of new branches and new cities made very little impact on the day-to-day operations of the other existing branches. Every server at HDFC Bank had its own direct attached storage that led to distributed storage upgrades and inefficient use of storage. The storage sub-systems were not highly available and resilient. Thus, to provide scalable, reliable storage systems, and a SAN environment for all their applications, HDFC Bank opted for a solution from Hitachi Data Systems. Playing in a dynamic market, where there is a constant need to innovate and stay ahead of competition, HDFC Bank's objective is to build sound customer franchises across distinct
businesses, so as to become the preferred provider of banking services for target retail and wholesale customer segments.

HDFC Bank operates in an automated environment in terms of information technology and communication systems. All the bank’s branches have online connectivity, which enables it to offer funds transfer facilities to its customers. Multi-branch access is also provided to retail customers through the branch network and ATMs. In terms of software, the corporate banking business is supported by Flexcube, while the retail banking business by Finware, both from i-flex Solutions. The core banking software is running on both IBM AIX and SUN solaris. The BI is running on HP servers. It has various other banking applications on Microsoft and solaris servers. The bank has prioritized its engagement in technology and the Internet as one of its key goals and has already made significant progress in web-enabling its core businesses.

They have roughly more than 150 TB of storage on Hitachi technology. We have our production servers running on enterprise storage and our entire test and development servers on modular storage. Every server in the organization had its own direct attached storage. This led to distributed storage upgrades and inefficient use of storage. The organization has ordered around 75 TB of enterprise class storage and about 30 TB of modular and SATA Storage for use by applications due to growth in the business and addition of new applications to support existing and new business areas. HDFC bank is using all ERP, CRM with BI, OLTP/RDBMS, e-mail from Lotus, core banking, treasury management etc.; the complete capacity with production and test development is more than 150 TB.

**HDFC Bank’s customer philosophy is based on four core values-operational excellence, customer focus, product leadership, and people.**
5.3 The CRM at SBI

The need for system automation became critical at SBI. The challenge was to meet the demanding service and fulfillment levels of the growing. SBI was on the lookout for a technology solution that was easy to implement, cost-effective and robust to expand its presence in the insurance sector and achieve a higher degree of service differentiation. Although the organization had a centralized system, most of the work was done manually. they had a client/server architecture in place. But it was not integrated with the legacy systems.

Early on, the top management realized that technology was a crucial driver for product and service delivery. Although using the extensive SBI group platform for cross-selling products and services was a viable option, reaching and engaging the customer cost effectively required a technology backbone. Earlier, they had little enterprise software to support its business and the processes were carried out in an ad hoc manner.

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<th>Benefits</th>
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<td>• Reduction in TAT (Turn Around Time)</td>
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<td>• SBI can now integrate and manage content, campaigns and merchandising to patrons via the Web</td>
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<td>• Streamlined product delivery and support processes with a single contact point on the Web</td>
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<td>• Site offers a one-stop-shop for customers’ needs</td>
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There were hiccups as various centres had problems connecting to the CRM portal, which have been solved. They are using multiple types of connectivity, leased lines that terminate at the central data centre in Mumbai, broadband connections, dial-up connections, telephone lines, etc. The type of connectivity depends on the number of users in that particular branch and the kind of work being done there. They have there mail server and other functionalities on the portal too.

The development tool, WebLogic Workshop, is Java-based, allowing people at SBI to develop and customize applications at a faster pace. Applications running on the system permit the management of content, merchandise and campaign-related details. The company has even moved its internal applications to the portal. Thus, even when a staff member is working internally, he is working with an interface of a browser/portal. What used to be on a client/server environment is now on the portal..
Functions like cash management, proposal details and issuing policies all happen on the portal. Having deployed WebLogic, SBI is able to run its cycle—all its processes right from claims processing to CRM—on the portal. Some features of the system are load balancing, effective code deployment and clustering support (24x7). Plans are afoot to use the portal for providing self-service to customers, partners and employees. One can just come in, log on to the portal, and access any kind of information.

SBI implemented the system in a different manner. With this initiative, SBI has derived quite a few benefits. For instance, it has been able to reduce the Turn Around Time (TAT). “Because of this initiative they could spot a few processes that would otherwise never be realized. they have outsourced some routine work which was done centrally and was manual. Now, irrespective of the location of the work, it’s done through the portal and they are able to manage it better.

**Saving time and money**

Process improvements are evident. All of this happened with minimal system changes without adding to the existing infrastructure. The solution has also brought down by 50 percent the time taken for specific processes like cash management. With a view to understanding the data quality gaps and to develop a road map to closing them, SBI engaged Spectrum Business Support Ltd’s Datafix Solutions team (now Datafix Technologies Pvt. Ltd.) to undertake a Data Quality Study and Audit (DQ Audit). There was requirements of time and funds to obtain a true foundation of customer-oriented information, by running a De-duplication pilot on a significant portion of the migrated Phase I data, numbering 3.3 million records.

**Data Quality Consulting and Audit.**

Define Data Quality Audit Project Scope identifying DQ dimensions, gaps and parameters to be studied.

Data Quality Study including defining Business Rules and Domain Rules for conducting the DQ Audit.

DQ Audit Process and presentation of results including listing of DQ problems that would likely hamper SBI’s information management and Customer Relationship Management strategy.

- **Data De-duplication Pilot**

Pre-cleansing 3.3 million records data sourced from the Core Banking application.
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- DeDuplicating the records to arrive at Unique IDs.
- Identifying key customer relationship metrics based on unique individual and household IDs.

SBI is equipped to develop a blue-print for their Customer Quality Initiatives to create long-term competitive advantage. State Bank of India (SBI), India’s largest financial services conglomerate has contracted to implement Anti Money Laundering (AML) software AMLOCK from 3i Infotech Ltd. It helps the bank in managing its government clients better. Cash@WillTM helps SBI improve revenue, maximize profits, optimize costs, and establish efficient management systems to accelerate growth. SBI is now using Nucleus Software's Cash@WillTM for Drafts, Income Tax Refund Orders (ITRO), Multi City Cheque (MCC) and Collections services. The implementation was done in a phased manner where Payments and Collections modules implemented initially were subsequently replaced by the newer version of Cash@WillTM. Nucleus' Cash@WillTM will power the cash management product of State Bank of India. It supports the bank in handling of government business like ITRO, SBI rights issue. Nucleus Cash Management Solution Cash@WillTM built on new generation technologies of Oracle empowers banks to offer their corporate customers optimized cash management services, dramatically improving funds collection and inflow forecasting, payment dispatch and funds utilization. It provides anytime, anywhere access to quality real-time consolidated information and seamlessly supports multi-bank, multi-currency, multi-lingual transactions, ensuring smooth flow of information and cash.

5.4 Punjab National Bank and CRM

PNB chose Spectrum Business Support's Insight solutions (now part of Insight Technologies Pvt. Ltd.) to provide the Data-cleansing and Deduplication solution for the first 4.3 million records from branches. The following tasks were done by the Ixsiight team, using Scrubbix for Data-cleansing and Deduplix for Data Deduplication:

- Data Cleansing and Deduplication of Migrated Data.
  - Generating exception reports of bad quality data based on various data quality dimensions like invalidity, inaccuracy, missing values, precision etc.
  - Developing onscreen validation routines which could be used by the Branches.
  - Measuring success of validation and incorporating corrections back into the system.
  - Data Deduplication by identifying Unique Individuals and Households.
  - Generating various Customer segmentation reports which could be used by PNB’s think tank.
The following key customer discoveries were part of the analysis:

- Top 20% of customers.
- Geographical and Demographic segmentation.
- Data Quality Analysis.
- Loyalty scores based on house holding.

November 2008, 4 months ahead of schedule, it implemented industry-leading Finacle core banking solution from Infosys across its operations running a flexible, and scalable database platform from Oracle and innovative and cost-effective Sun SPARC enterprise servers from Sun Microsystems. With its pan India presence, PNB offers a wide variety of banking services through its branches including 249 extension counters – the largest amongst Nationalized Banks. With an increasingly dynamic business and regulatory environment, PNB sought to not only achieve automation, but also centralize operations, standardize branch processes, achieve high scalability for future business growth, provide flexibility of creating innovative banking products to its lines of business, and at the same time, reduce overall costs.

The visionary zeal and the futuristic view of the Bank’s top management in the year 2000-2001 incubated the idea of introduction of a Centralised Banking solution. The bold and innovative thought culminated into the CBS architecture with Finacle application on Oracle Database and Sun hardware platform with Solaris Operating System. In 2001-2002, PNB embarked upon a transformation journey unparalleled in the country in terms of scale and technology. The bank became the first public sector bank in India to opt for a new generation core banking platform – Finacle from Infosys. Since then, Finacle has enabled the bank to consolidate and centralize its operations, improving branch efficiency and productivity per employee. Consolidation has also resulted in reduction of revenue leakage and cost, while increasing ease of technical support and maintenance at branches. With Finacle’s agile and future proof technology, the bank today has over 22,500 concurrent users. The solution’s scalability has also enabled the bank’s scalability to be the best in the country with the number of peak transactions at 3.5 million. Finacle core banking platform also provides the bank with exceptional agility for product innovation and improved flexibility of operations. With seamless integration of delivery channels such as ATM and internet banking solutions, PNB is able to provide 24X7 services to customers at a reduced transaction cost. Sun SPARC enterprise M series and energy efficient Chip Multi-Threading (CMT) systems running the Solaris Operating System delivered higher performance and scalability, enabling PNB’s architecture to scale seamlessly. Periodic consolidation of servers and storage by Sun Professional Services also delivered important benefits – optimizing compute and storage utilization, reducing power, cooling and space costs significantly over a period of time.
Sun technologies also ensured continuous availability of the banking platform with the Disaster Recovery Site established by the bank and as part of test drills, the Bank has successfully operated out of its alternative datacentre (DRS). PNB’s choice of the Oracle Database has provided the bank’s CRM infrastructure with robustness, management features, security and scalability as well as performance requirements to service 3.5 million transactions and 22500 concurrent users – a significant achievement in the Indian banking industry.