

CASE STUDY PUNJAB NATIONAL BANK

About Punjab National Bank

Punjab National Bank (herein referred to as PNB) is one of the leading banks in India and offers a wide variety of banking services, which include corporate and personal banking, industrial finance, agricultural finance, financing of trade and international banking. Among the clients of the Bank are Indian conglomerates, medium and small industrial units, exporters, non-resident Indians and multinational companies.

Punjab National Bank was incorporated in the year 1895. Since its humble beginning over hundred years ago, the bank has grown in stature to become one of the leading banking institutions in India. PNB is the second largest PSU bank in India with a dominant presence in north India.

Keeping in tune with changing times and to provide its customers more efficient and speedy service, the Bank has taken major initiative in the field of computerization. All the Branches of the Bank have been computerized. The Bank has also launched aggressively the concept of "Any Time, Any Where Banking" through the introduction of Centralized Banking Solution (CBS) and over 2000 offices have already been brought under its ambit.

System Prior to the Introduction of FineDocs – Document Management System

Punjab National Bank (herein referred to as PNB) is one of the leading banks in India and offers a wide variety of banking services. Punjab National Bank is serving over 3.5 crore customers through 4062 branches and 447 extension counters

PNB generates enormous amount of customer-related documents and reports. For any new banking services requested by the customer a new application form is created with all his details. This application form is the key document that contains all information regarding the customer, for the purpose of customer service and settlement of legal disputes.

To access any vital information related to the client, the company had to retrieve the original hard copy of the application. The regular procedure included taking out a page from the entire set of documents of original application forms. This page was either photocopied or used and then kept back with the original form. This led to papers being misplaced or left them in a dilapidated state, due to constant wear and tear. Many a times the original was missing and at times, the photocopy also got stapled to a wrong application form.



About Pyramid IT Consulting

- Since 1996
- Headquartered in Atlanta, US
- 700+ Employees
- \$70+ Million Company
- CMMI Level 4 Company
- 15th Fastest Growing Private Company in Atlanta -2006
- The Pacesetter of the year2005
- National Supplier of the year 2004

Business Practices

- Document Management System
- Workflow Management System
- Scanning Services
- IT Solutions & Services

Problems Faced by Punjab National Bank

- Punjab National Bank generates a lot of physical documents for their existing clients. Managing these documents (Sorting, Indexing and Filing etc) was a very hectic process for them.
- The regular procedure included taking out a page from the entire set of documents of original application forms and then working on it. This leads to papers being misplaced or left them in a dilapidated state, due to constant wear and tear.
- For searching or locating any document / file was a hassle for the staff involved in this process.
- Since paper based files/documents were accessible to each and every person, they were liable to be tampered, and resulted sharing of any internal information with any unauthorized person.
- Physical documents were prone to damage with time, moisture, rodents etc.
- Also there was a problem of disaster recovery



Pyramid's Solution

Pyramid IT Consulting proposed Punjab National Bank to automate manual Record / Document keeping process by providing its Document Management Solution – FineDocs & Scanning Services – FineScan. After the implementation of the DMS, the application form and other related documents got scanned and indexed with the user defined indexed values. After this whenever there was a need to refer to the original document, a search feature of the DMS helped to retrieve the scanned copy of the document to the user. Search in Document Management Solution has been carried out on the basis of title, as well as, keywords.

We proposed a multi user web based Document Management Solution i.e. **FineDocs** that encompass strong searching & distribution modules. All the documents would be stored in a server and thus this application shall act as a central repository of storage of Data & Documents

Document Retrieval

Whenever the document is required to be referred by the branch, the user logs in to our DMS and where able see the scanned copy of the original document very easily. The request for retrieval of the document is routed to the Central FineDocs Database and Image Server client while requesting for a connection, specifies a preferred site, to which it wants to get connected.

For document retrieval, the user specifies the Index of the document he wants to retrieve. Whenever a request for document retrieval is made, the Image server checks whether the document resides on the client's preferred site. If the document resides on the preferred site then it is fetched from there else it is fetched from the Home site of the repository.

Benefits to Punjab National Bank

- **Documents Security:** FineDocs system facilitated role based access on all the records / documents through a user name and a password.
- **Easy Sharing and Collaboration:** All documents were stored in FineDocs with proper access control. This way authorized users were able to view /refer / share and modify the documents.
- **Audit Trail:** FineDocs has the functionality by which each and every operation, event performed by the user like, user logins into the system, action done etc were recorded with the time, thus increasing the accountability.
- **Saved Courier Cost:** FineDocs System provided an option to email documents both within office and outside – cutting down on courier cost. As the documents were in non-editable TIFF format, users were in relief that they will not be tampered and were as safe as any printed document.
- **Saves Duplication and Photocopying Cost:** Since electronic documents could be shared among several users at the same time, there was no need to photocopy the documents for sharing, thus resulting in a huge saving on the duplication of documents.
- **Disaster Management:** FineDocs provided an all-in-one solution for Punjab National Bank's document protection from disasters like Natural & accidental calamities etc. There is a full fledged backup and restore facility provided.

