

Speed Post

From  
General Manager (IT)  
State Bank of Travancore  
ITS Department  
Head Office  
Thiruvananthapuram



To  
Sri Raja Seevan  
Founder Trustee  
Indian Centre for Social Transformation  
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എസ്. ഹരിശങ്കർ  
ജനറൽ മാനേജർ  
(ഇൻഫർമേഷൻ ടെക്നോളജി)

एस. हरिशंकर

महा प्रबन्धक

(सूचना प्रौद्योगिकी)

S HARISANKAR

General Manager

(Information Technology)



സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ട്രാവൻകൂർ

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Dear Mr. Rajaseevan,

In continuation to the discussions we had (between our bank and yourself), we give below the scope of the project. Initially we want to roll out the project on pilot basis in one of the Regions in our Thiruvananthapuram module. I am giving below the proposed roll out details.

- The Pilot phase of data cleansing, de-duplication work will be done in Region II, Thiruvananthapuram.
- Primary work of De-duplication will be carried out by the team formed at the Data Cleansing Centre of SBT. They will be doing this task based on the utility provided at the Bank's MIS site, which will identify the CIFs which are opened with the same id documents. We term this as the Level-1 data base.
- The Customer Information Files (CIFs) identified as above will have to be further filtered using an enhanced logic covering multiple ID documents (say, drivers' license, PAN, Passport, UID, Ration Card and many more, which are normally accepted as ID documents). This is because the MIS interface has a limitation that it could probably be identifying only one ID at a time in the CIFs for the purpose of de-duplication. Hence the Bank has decided to hire the services of ICST for doing further data purification by de-duplication from this point.
- At this point, SBT will be making available to ICST the data base, after the first level of purification (Level-1 data base). And we expect ICST to act under non-disclosure agreement. ICST and SBT will finalize the file format and modalities for data exchange.

- ICST application hosted in Cloud platform will perform three functions at this point:
  - (i) Identify the accounts opened by same person with multiple Ids and throw out such anomalies for de-duplication at the second level by SBT.
  - (ii) online validation of the available IDs with the appropriate agencies' data bases - like UIDAI, NSDL, Passport Authority, Ration Card, Voters ID etc.,
  - (iii) Share such validated data base with SBT as well as store the same in the Cloud for future references by the Bank and make available to the bank the same, upon request. Upon termination of the project – at whichever level in its life cycle, the data base has to be totally transferred to the server of the Bank as required by the Bank and NO DATA BASE should be retained by ICST in its server, hired server or in Cloud. The Data Base or any report generated on that should not be used / shared for any purpose whatsoever by ICST at anytime during the life cycle of the project or thereafter.
- ICST will be required to digitalize the relevant documents pertaining to all CIFS of the branches in batches of 5 branches at a time.
- A detailed task-wise time-frame for completing the project have to be drawn on mutual consent basis for the period up to March 2014.
- The following deliverables are expected from ICST once the Level-1 data base is given to you.
  - (i) Report of possible multiple CIFS of the same customer (created by applying an enhanced logic covering multiple IDs which could have been used to open CIFS),
  - (ii) Report on invalid IDs after validation of IDs as specified above
  - (iii) Report on CIFS opened without any valid ID
  - (iv) Report on possible multiple CIFS of the same customer, even when the CIF may not carry any ID reference, but based on other parameters like name, date of birth, father's name, address, telephone number etc.,
- The deliverables will have be made available in the web with login credentials.
- Upon receiving the above deliverables SBT will evaluate their utility and may suggest modifications and / or additions thereon and such modifications/additions will have to be carried out by ICST.



- The work will have to be started by ICST once SBT gives the sample data base pertaining to one branch. The Bank has to receive the above deliverables pertaining to the sample data base so that an initial assessment on the utility of the reports can be done and extension of the work on the remaining branches of Region II, Thiruvananthapuram can be taken up.
- ICST to advise the Bank of their readiness to carry out the above tasks together with the availability of the hardware, software solution and manpower.
- A mutually agreed start time for beginning the project has to be fixed at an early date once ICST gives confirmation to the above.
- As per discussions with the Bank, the remuneration to ICST for the Pilot Phase defined above will be Rs. 5 lac (Rupees five lac) per month from the start of the project (defined above).
- Receipt of the deliverables is a pre-requisite to processing any payments.

Looking forward to your response

Yours truly,



Harisankar  
General Manager (IT)

