AN IMPLEMENTATION OF CORE BANKING SOLUTION WITH SPECIAL REFERENCE TO SBI, SHIVAMOGGA

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ABSTRACT
The Present research Paper Provides a Platform to understand, An effective implementation of Core banking solution with special reference SBI Shivamogga. There is a sea change in the Indian banking sector and financial system as a result of revolution in information technology. Core banking Solution empowers banks to transform their business, leveraging agile new generation technologies. Bank has become a modern driven system. Core banking solution has a centralized branch computerization model where the branches are connected to a central host, which incorporates branch automation module and online multiples delivery channel like ATM, RTGS, NEFT, ABB, debit cards, tele banking, internet banking etc one roof. Core banking solution are leaving an indelible mark as banks embark on a total overhaul of their legacy platform. Analysis made with the help of primary data collected from personal interviews from customer of the bank. The analysis and interpretation will be made by using suitable statistical tools and techniques in order to arrive a authenticate information about the core banking services.

Keywords: ATMs; Any time banking; Core banking; Datacenter

INTRODUCTION
Core Banking is normally defined as the business conducted by a banking institution with its retail and small business customers. Many banks treat the retail customers as their core banking customers, and have a separate line of business to manage small businesses. Larger businesses are managed via the Corporate Banking division of the institution. Core banking basically is depositing and lending of money. Normal core banking functions will include deposit accounts, loans, mortgages and payments. Banks make these services available across multiple channels like ATMs, Internet banking, and branches. Core Banking Solutions is new jargon frequently used in banking circles of India. The advancement in technology especially internet and information technology has lead to new way of doing business in banking.

Core banking is general term used to describe the services provided by a group of network bank branches, bank customers may occurs their funds and other simple transaction from any of the member. Thus Core Banking Solution is a stride-headed towards enhancing the customer services through Any-where and Any-time banking. Core Banking Solution (CBS) is one of the recent developments in the field of banking, and has proved to be very useful. It is a facility provided by banks in which a person, having an account in one branch, can operate his account, in another branch. This has become possible, because each account holder is given a specialized, computerized and unique account number. In simple terms, CBS is a type of banking, in which a person, who opens a bank account in a particular branch of a bank, will be a customer of the bank, rather than being a customer of a particular branch. Therefore, he can transact anywhere, at any time. The prime features...
Core Banking Solution in India: A Paradigm Shift

Core banking is a general term used to describe the services provided by a group of networked branch branching. Bank customers may access their funds and other simple transactions from any of the member branch offices. The word Core refers to Centralized Online Real Time Exchange; this basically means that all the branch branches access applications from centralized database center. The institute of development and research in banking technology (IDRBT) was established in Hyderabad in 1999, by RBI for the purpose of setting up Indian financial network which is the backbone of E-banking. The connection between banks branches and the data center is established through Phone Line. This enables banks the customer to carry CBS enables banks to render better services to the customer and to can carry their banking transaction on the basis of Anywhere, Any time and Anyhow. It reduces the cost of transaction, improves efficiency and save times. CBS has net working of branches which enables customers to operate and manages their accounts and avails themselves of banking services from any branches of banks irrespective of the branch with which he maintains his accounts. In CBS all server (Firewall, Application server, Database server, ATM server, Web server, Antivirus server, Internet banking database server) are centrally located normally called on the Central Data Centre. The customer of a bank no more a customer of a single branch but he become a customer of bank.

All information’s of the computers can been seen in the Data Centre by network, we can he call that local area network. We can get the information of all branches from one data centre. Earlier before introduce CBS the banks was adopted Automatic ledger posting machine (ALPM), it means that they maintenance manually like maintaining Day book, Ledger account etc. At first time the Institute of development and research in banking technology (IDRBT) was introduced SBS at 1991 by RBI in Hyderabad (Data centre) but now the Data centre’s are in Metropolitan cites Mumbai, Chennai, Calcutta. Core banking is most advanced then Internet banking. In CBS banks are having unrealized database. There is only one server. It is called HUB. Easy accessibility of data can be possible because of centralized database. This helps management information system (MIS) to take quick and accounts decision. The advanced technology information supporting the CBS and high standard of business functionality provides financial institutions a competitive advantage. Core Banking Solution is a set of integrated core banking components as mentioned earlier which could be tailored to fit the institutions individual business requirements. Core Banking Solutions (CBS) or Centralized Banking Solutions is the process which is completed in a centralized environment i.e. under which the information relating to the customer’s account (i.e. financial dealings, profession, income, family members etc.) is stored in the Central Server of the bank (that is available to all the networked branches) instead of the branch server. Depending upon the size and needs of a bank, it could be for the all the operations or for limited operations. This task is carried through advanced software by making use of the services provided by specialized agencies. Due to its benefits, a no. of banks in India in recent years have taken steps to implement the Core Banking Solutions with a view to build relationship with the customer based on the information captured and offering to the customer, the customized financial products according to their need.

LITERATURE REVIEW

Anandh Sharma (2008) in their article the Technology Initiatives by State Bank of India stated about highlight the trends in the Core Banking Solution, space and what 2006 holds out for banks. And this article also draws attention to the strategic challenges before the banks shareholders as well as some of the critical success factors that banks need to be the maximum out of the Core Banking transaction initiatives.

Imran Adeel Haider (2009) in their article Challenges to the Core Banking Solution Implementation Project – Part II, stated about lack of Information Technology Resources with bank ,lack of
experience in project Manager, missing comprehensive training program and usually the Core Banking Solution vendors claim to offer lower overheads, advanced technology, lower maintenance costs etc.

K C Chakrabarty (2010) in their article Banking Technology beyond CBS: Issues and way forward stated about CBS has technological based banking services. It provides the effective monitory services like ATMs, Tele banking and MIS server facilities etc. It helps to developing the economy. The technology advances enable the broader and inclusive banking sector. By way of providing 24 X 7 working and offers the human touch. That customer seeks moreover 79.4% of the total number public sector bank adopt CBS. After the technology adoption 90% of staffs involved in front office jobs of enhancing customer base and ensuring customer loyalty.

OBJECTIVE OF THE STUDY

The present objectives of the study are as follows -

- To understand the effectiveness of Core Banking Solution in SBI, Shimoga
- To know the impact of Core Banking solution on Bankers and customers of SBI
- To analyze the Banking service provided to the SBI customers in India;
- To examine the risk factors involved in Core Banking Solution in SBI; and
- To offer few suggestion and measures to reap maximum benefits from Core Banking Solution to the SBI customers.

SCOPE OF THE STUDY

The present study focused on Core Banking Solution of SBI, Shimoga. It covers the Core Banking Solution’s silent feature, its impact on customer’s progress and Core Banking Solution in current period. In Shimoga SBI branch has about 5842 numbers of customers for this study. The sample is taken about 50 in numbers, the respondent are select randomly on the basis of their income level and not covers the other banking services like Tele Banking, Mobile banking, E-banking etc.

HYPOTHESIS OF THE STUDY

The hypotheses of the present study are -

H$_{01}$: Core Banking Solution has no significance difference between other banking services

H$_{a1}$: Core Banking Solution has significance difference between other banking services.

H$_{02}$: Core Banking Solution has no effect on the SBM customers.

H$_{a2}$: Core Banking Solution has strongly effective on the SBM customers.

METHODOLOGY OF THE STUDY

The present study is collected from both primary and secondary sources. The primary data is collected by conduct private survey in shivamogga. It covers SBI bank customers in the shivamogga. The structured questionnaires were sent out to all the customers and banker’s in SBI Bank branch, shivamogga. The respondent are randomly selected and it about 50 in number. The secondary data are collected from the RBI reports/bulletin, books, journals, magazines, articles/research paper/newspaper, online source, bank websites, and Indian Banks’ Association (IBA), Indian Institute of Banking and Finance (IIBF), Institute for Development and Research in Banking Technology (IDRBT).

Sampling Design

The present study focused on Core Banking Solution in SBI Bank branch shivamogga. For the study the respondents are selected randomly, i.e. simple random sampling technique were used to collect the data relating of Core Banking Solution and its performances.
Statistical Tools and Techniques

The present study used different statistical tools and techniques for the analysis and interpretation of data. The techniques used are frequency distribution, tables, charts, Chi Square Test ($\chi^2$) to test the set of prepositions in the current study to check the ultimate result with the stated hypothetical statement.

Analysis and Interpretation of Data

The survey has been conducted and the opinion of the customers are obtained and collected. The sample size is 50 respondents are approaches shivamogga. On their response, here the analysis has been made. The data analysis is interpreted in the form of table and their after inferences mentioned below the table.

Table 1. Socio - Economic Respondent Profile

<table>
<thead>
<tr>
<th>SL. No</th>
<th>Particulars</th>
<th>Respondent details</th>
<th>No of Respondent</th>
<th>In Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.</td>
<td>Gender</td>
<td>Male</td>
<td>32</td>
<td>64</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Female</td>
<td>18</td>
<td>36</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
<tr>
<td>02.</td>
<td>Age</td>
<td>16-20</td>
<td>02</td>
<td>04</td>
</tr>
<tr>
<td></td>
<td></td>
<td>21-25</td>
<td>17</td>
<td>34</td>
</tr>
<tr>
<td></td>
<td></td>
<td>25-35</td>
<td>17</td>
<td>34</td>
</tr>
<tr>
<td></td>
<td></td>
<td>35-45</td>
<td>08</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td></td>
<td>45-55</td>
<td>06</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td></td>
<td>55 and above</td>
<td>00</td>
<td>00</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
<tr>
<td>03.</td>
<td>Qualification</td>
<td>SSLC-PUC</td>
<td>02</td>
<td>04</td>
</tr>
<tr>
<td></td>
<td></td>
<td>PUC</td>
<td>05</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Graduate</td>
<td>22</td>
<td>44</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Post Graduate</td>
<td>21</td>
<td>42</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Professional</td>
<td>00</td>
<td>00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Others</td>
<td>00</td>
<td>00</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
<tr>
<td>04.</td>
<td>Occupation</td>
<td>Business</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Employee public sector</td>
<td>05</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Employee private sector</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Professional</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Others</td>
<td>15</td>
<td>30</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
<tr>
<td>05.</td>
<td>Annual Income</td>
<td>Below 10000</td>
<td>03</td>
<td>06</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10000-30000</td>
<td>06</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30000-50000</td>
<td>14</td>
<td>28</td>
</tr>
<tr>
<td></td>
<td></td>
<td>50000-100000</td>
<td>14</td>
<td>28</td>
</tr>
<tr>
<td></td>
<td></td>
<td>100000 and above</td>
<td>13</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
<tr>
<td>06.</td>
<td>Marital Status</td>
<td>Married</td>
<td>18</td>
<td>36</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Unmarried</td>
<td>29</td>
<td>58</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Married Single</td>
<td>03</td>
<td>06</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Divorce</td>
<td>00</td>
<td>00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Widow</td>
<td>00</td>
<td>00</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>
Table 1. Socio-Economic Respondent Profile (Contd….)

<table>
<thead>
<tr>
<th>SL. No</th>
<th>Particulars</th>
<th>Respondent details</th>
<th>No of Respondent</th>
<th>In Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>07.</td>
<td>Family Type</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Nuclear</td>
<td>26</td>
<td>52</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Joint</td>
<td>19</td>
<td>38</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Others</td>
<td>05</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td></td>
<td>TOTAL</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Survey Data

Inference

The above table gives profile of the respondents. The respondents can be categorized based on their age, gender, education, occupation, annual income, marital status, and family type. In terms of gender out of 50 respondents, 64% of female and the rest 36% male. And in terms of age 34% are of 21-25 age group and 25-30 are from the age group of 34%. Remaining belongs to other category. Also a high percentage of the respondents are belongs to other category and employed in private sector and comparatively significant percentage of them has high level of education (post-graduation/graduation). And majority of them have the annual income of 30000-50000 and 50000-100000 both 28%. Majority of the respondents that is 58% are unmarried and remaining are married and married single. And high percentage of them are belongs to nuclear family type 52%.

Table 2. Awareness of SBI Core Banking Solution, shivamogga Branch

<table>
<thead>
<tr>
<th>Awareness</th>
<th>Number of Respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>50</td>
<td>100</td>
</tr>
<tr>
<td>No</td>
<td>00</td>
<td>00</td>
</tr>
<tr>
<td>TOTAL</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Survey Data

Inference

The above table shows that among the 50 respondents, all 100% of respondents are aware about the SBI core banking solution in Indian banking sector. Because of the effective implementation of core banking service in SBM branches throughout the India.

Table 3. Satisfaction of SBI Core Banking Solution

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Number of Respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>06</td>
<td>12</td>
</tr>
<tr>
<td>Agree</td>
<td>29</td>
<td>58</td>
</tr>
<tr>
<td>Neither Agree Nor Disagree</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>Disagree</td>
<td>05</td>
<td>10</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>00</td>
<td>00</td>
</tr>
<tr>
<td>TOTAL</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Survey Data

Inference

From the above table it is known that among 50 respondents, the satisfaction towards SBM Core Banking Solution is 12% of respondents are of having Strongly Agree, 58% of respondents are of having Agree, 20% of respondents are of having Neither Agree Nor Disagree and the rest of the 10% of respondents are of having Disagree about the SBI Core Banking Solution.
Table 4. Benefits SBI Core Banking Solution

a) **Beneficial**  | **Number of Respondents** | **Percentage (%)**
---|---|---
YES | 50 | 100
NO | 00 | 00
**TOTAL** | **50** | **100**

**Source:** Survey Data

**Inference**
The above table shows that among the 50 respondents, all 100% of respondents are happy with the core banking solution of SBI bank. Because of the 100% of SBM core banking solution implementation in all the branches.

b) **Beneficial**  | **Number of Respondents** | **Percentage (%)**
---|---|---
Any where any time banking | 15 | 30
Time Saving | 09 | 18
Low Cost services | 03 | 06
Easy transaction | 06 | 12
More Convenient | 10 | 20
Help to capable of supporting Multi-Currency operation | 05 | 10
Others | 02 | 04
**TOTAL** | **50** | **100**

**Source:** Survey Data

**Inference**
From the above table it is known that among 50 respondents, benefits towards SBI Core Banking Solution is 30% of respondents are of having it is Any where any time banking, 18% of respondents are of having it is Time Saving, 06% of respondents are it is Low Cost services, 12% of respondents are CBS is easy transaction, 20% of respondents are it is More Convenient, 10% of respondents are it is Help to capable of supporting Multi-Currency operation and the rest of the 04% of respondents are of having others benefits from Core Banking Solution.

Table 5. Effectiveness of CBS in SBI

| **Particulars** | **Number of Respondents** | **Percentage (%)** |
---|---|---|
Strongly effective | 10 | 20 |
Effective | 25 | 50 |
Neither effective Nor ineffective | 07 | 14 |
Ineffective | 05 | 10 |
Strongly not effective | 03 | 06 |
**TOTAL** | **50** | **100**

**Source:** Survey Data

**Inference**
From the above table it is known that among 50 respondents, the effectiveness towards SBI Core Banking Solution is 20% of respondents are of having strongly effective, 50% of respondents are of having effective, 14% of respondents are of having Neither effective Nor ineffective and the rest of the 06% of respondents are of having Strongly not effective about the SBM Core Banking Solution.
Table 6. Whether CBS is effective compare to other banking services

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Number of Respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>33</td>
<td>66</td>
</tr>
<tr>
<td>NO</td>
<td>17</td>
<td>34</td>
</tr>
<tr>
<td>TOTAL</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Survey Data

Inference

From the above table it is known that among 50 respondents, using towards SBI Core Banking Solution is 66% of respondents are CBS is more expensive compare to traditional banking and rest of the 34% of respondents are CBS is less expensive compare to traditional banking.

Testing Of Hypothesis

01. \( H_0 \): Core Banking Solution has no significance difference between other banking services.

\( H_a \): Core Banking Solution has significance difference between other banking services.

Table 7. Whether CBS is effective compare to other banking services

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Number of Respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>33</td>
<td>66</td>
</tr>
<tr>
<td>NO</td>
<td>17</td>
<td>34</td>
</tr>
<tr>
<td>TOTAL</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Survey Data.

Table 8. showing the \( X^2 \) value of the SBM Customers

<table>
<thead>
<tr>
<th>Scale</th>
<th>OF</th>
<th>EF</th>
<th>(OF-EF)^2</th>
<th>(OF-EF)^2/EF</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td>33</td>
<td>25</td>
<td>08</td>
<td>2.56</td>
</tr>
<tr>
<td>NO</td>
<td>17</td>
<td>25</td>
<td>-8</td>
<td>2.56</td>
</tr>
<tr>
<td>( \sum (OF-EF)^2/EF )</td>
<td>5.12</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

\( X^2 = \sum (OF-EF)^2/EF \)

Degree of freedom (df) = (n-1)

Where

\( X^2 \) = chi-square test

OF = Observed frequency

EF = Expected frequency

n= Number of items

df =Degree of freedom

Inference

The table value of \( X^2 \) for the 1 degree of freedom 1 at 5% level of significance is 3.873. The calculated value of \( X^2 \) is 5.12 which is much higher than the table value and hence the result of the experiment does not support hypothesis (\( H_0 \)). Thus we can conclude that the null hypothesis is rejected.

02. \( H_0 \): Core Banking Solution has no effect on the SBI customers.

\( H_a \): Core Banking Solution has strongly effective on the SBI customers.
Table 9. Effectiveness of CBS in SBI

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Number of Respondents</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly effective</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>Effective</td>
<td>25</td>
<td>50</td>
</tr>
<tr>
<td>Neither effective Nor ineffective</td>
<td>07</td>
<td>14</td>
</tr>
<tr>
<td>Ineffective</td>
<td>05</td>
<td>10</td>
</tr>
<tr>
<td>Strongly not effective</td>
<td>03</td>
<td>06</td>
</tr>
<tr>
<td>TOTAL</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Survey Data

Table 10. showing the $X^2$ value of the SBI Customers

<table>
<thead>
<tr>
<th>Scale</th>
<th>Of</th>
<th>Ef</th>
<th>$(Of-Ef)^2$</th>
<th>$(Of-Ef)^2/Ef$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly effective</td>
<td>10</td>
<td>10</td>
<td>00</td>
<td>00.0</td>
</tr>
<tr>
<td>Effective</td>
<td>25</td>
<td>10</td>
<td>15</td>
<td>22.5</td>
</tr>
<tr>
<td>Neither effective Nor ineffective</td>
<td>07</td>
<td>10</td>
<td>-03</td>
<td>00.9</td>
</tr>
<tr>
<td>Ineffective</td>
<td>05</td>
<td>10</td>
<td>-05</td>
<td>02.5</td>
</tr>
<tr>
<td>Strongly not effective</td>
<td>03</td>
<td>10</td>
<td>-07</td>
<td>04.9</td>
</tr>
<tr>
<td>$\sum (Of - Ef)^2/Ef$</td>
<td></td>
<td></td>
<td></td>
<td>30.8</td>
</tr>
</tbody>
</table>

Degree of freedom = N-1 i.e. 5-1= 4

Inference

The table value of $X^2$ for the degree of freedom 4 at 5% level of significance is 9.488. The calculated value of $X^2$ is 30.2 which is much higher than the table value and hence the result of the experiment does not support hypothesis ($H_0$). Thus we can conclude that the null hypothesis is rejected.

MAJOR FINDINGS OF STUDY

1. From the survey Core Banking Solution has strongly effective on the SBI customers and majority of respondent freely respond to SBI Core Banking Solution has significance service provided compare to other banking services.

2. In the survey 64% of male and 36% of female are transaction in SBI, shivamogga. In graduate and post graduates are account in this branch. In majority of respondent are taking in savings account and majority of customers deals in occasionally, all respondents know the SBI product/services.

3. From the survey Adult age group people and their qualification level is graduate and post graduates and their annual income is Rs 30000-100000 are more aware about the Core Banking Solution in SBI

4. Most of the respondents are deals in occasionally and they use less frequently in ATM services and they are satisfying their Core Banking Solution in SBI.

5. In SBI CBS concept respondents are fully beneficial, because it is anywhere any time banking, time saving and more convenient to the customers.

6. In majority of respondents are SBI CBS services area greening the customer. CBS transaction ATMs are more used in customers. And 54% of respondents are CBS is more expensive compare to traditional banking.

7. In the survey most of the respondents are taken all the facilities taken from the bank. In majority of the respondent prefer ATMs are secured.

8. In 70% of respondent having some problems like busy network, lack of operating skill in the customer.
Most of the people transact without visiting the Bank.

SUGGESTIONS

1. Rural Customers of the bank are less aware of the concept of core banking so employees of the bank are suggested to conduct some awareness program with respected to core banking.

2. Customers should be educated with respect to all the benefits available with the core banking.

3. Some suggestions were given to the employees of the bank to educate & increase the awareness among customers. The following are the details -
   - All the details with respect to core banking should be displayed at the Counter hall so that the customers come to know the procedure instead Of wasting their time.
   - Customer meet should be held in the branch to introduce the product and its utilization for customers as a mass practical campaign.
   - Detailed scheme broachers should be held at branch counters which helps the customers to read leisurely.

4. The growth percentage would further be increased if the bankers are given effective and complete training on core banking and also by educating and increasing the awareness level of core banking solution to the customers of the bank.

CONCLUSION

The study was conducted to understand the performance evaluation of Core Banking Solution in SBI: An empirical Evidence of shivamogga branch. In a country like India, there is a need for providing better and cost efficient banking services to public. To the objective of the survey, the response has been collected from Banker and 50 customers of the SBI, shivamogga Branch. An analysis was being made an introduce Core Banking Solution which helped in knowing the growth of SBI Bank. This shows that the introduction of Core Banking Solution has made a significant impact on the SBI shivamogga Branch. The growth percentage would further be increased in the bank are given effective services on Core Banking Solution and also educating and increase awareness level of CBS to the customer of the SBI bank. Everything has been taken into account to judge the CBS is the effectiveness. To conclude with the concept of Core Banking Solution has made a significant effect of SBM bank at Shankaraghatta branch. Main aim of the survey is to create the awareness in the Core Banking Solution and encourage them to use CBS in SBI.

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