Chhattisgarh Rajya Gramin Bank Employees Association
Chhattisgarh Rajya Gramin Bank Officer's Organisation

Affiliated with NFRRBO/NFRRBE(AIRRBEA)

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General secretary - Ramesh Singh General secretary - Rahul Kumar

Letter No. – JF/34/2025-26 Date – 01.08.2025

To,
The General Manager (Credit)
Chhattisgarh Rajya Gramin Bank
Head office- Nava Raipur- as- gm.credit.ho@cgbank.in

Dear Sir,

REQUEST FOR REVIEW AND REPLACEMENT OF LOS SOFTWARE WITH RLMS/ LLMS/ LMS SYSTEM FOR IMPROVED LOAN PROCESSING EFFICIENCY AND SERVICE DELIVERY

We, the undersigned representatives of the Chhattisgarh Rajya Gramin Bank Officers' Organization (CRGBOO) and the Employees Association (CRGBEA), wish to bring to your kind attention the various operational challenges being experienced across branches due to the recent adoption of the Loan Origination System (LOS) for processing retail and priority sector loans.

While we fully support the bank's digital transformation and modernization of credit processes, the current LOS software is proving to be unsuitable for field-level implementation—particularly in rural and semi-urban areas—due to multiple limitations, both technical and procedural.

Key Issues Faced with LOS Implementation:

1) System Complexity and Delays in Sanctions: - The LOS workflow involves excessive steps—manual data entry, multi-level validations, and document uploads—which lead to prolonged processing timelines, especially for time-sensitive products such as Kisan Credit Card (KCC). On average, delays of 2–3 days or more have become common, impacting both customer trust and credit delivery during crucial periods.

2) Biometric Dependency and Infrastructure Gaps: - The mandatory use of L1 biometric devices in LOS is impractical in many rural branches due to the unavailability of devices, connectivity issues, and frequent configuration errors. These roadblocks create unnecessary dependencies and often halt the processing of applications entirely.

3) Absence of Aadhaar-based e-sign Functionality: - Unlike more advanced platforms, LOS lacks Aadhaar e-signature integration, which would eliminate the need for manual signatures and allow seamless digital documentation. This missing feature creates delays in loan documentation and increases branch-level workload.

4) Lack of Real-Time Data Synchronization: - One of the most critical technical shortcomings in LOS is the absence of real-time loan data integration. This severely impacts processing in cases like gold loan renewals or fresh sanctions post-closure of old accounts, as the system fails to update status immediately. Files must be manually forwarded to AMH/RO, resulting in further delay and customer dissatisfaction.

5) Site Inspection Photos Not Captured: - The platform does not support uploading of site inspection photographs during pre-disbursement inspections, a critical step in loan verification and risk assessment. This omission directly affects audit compliance and loan monitoring standards.

6) Unreliable Technical Support and Frequent System Errors: - Branches frequently face issues such as MICM errors, system freezing, and application crashes. Additionally, the support team's response time is slow, with unresolved tickets often remaining open for days, leading to severe service disruption.

7) Customer Dissatisfaction and Reputational Risk: - Cumulatively, these issues are leading to customer frustration, repeated branch visits, and in several cases, shifting to private lenders or competitor banks—thereby harming the bank's market share and credibility.

Comparison: LOS (CRGB) vs Sponsor Bank Systems: -

Our sponsor bank has adopted a segmented and more efficient system:

- Agri LMS for agriculture loans
- LLMS for SME loans
- RLMS for retail loans

These systems, have proven superior in terms of speed, simplicity, and customer satisfaction. The RLMS platform:

- Does not require L1 biometric authentication at the time of creating application.
- Is digitally integrated with e-signing capabilities
- Enables same-day or next-day processing
- Allows real-time status tracking
- Supports photo uploads for site inspections

TABULAR REPRESENTATION OF COMPARISON BETWEEN LOS AND RLMS/LLMS/AGRI LMS			
SL NO	FEATURES	LOS (CURRENT)	RLMS/LLMS/AGRILMS (SPONSOR BANK)
1	User Interface	Complex, Slow Navigation & Cumbersome	Intuitive, user-friendly
2	Workflow	Lengthy with manual steps	Streamlined and efficient

3	Biometric Requirement	Mandatory L1 device	Not required at the time of creation of application
4	Digital Document Signing	Not Supported	Aadhar e-sign Enabled
5	Real Time Data Sync	Not Available	Enabled
6	Technical Support	Delayed, slow resolution	Faster and responsive
7	Processing Time	2–3 days or more	Same-day or next-day processing
8	Customer Experience	Frustration and delay	Quick and satisfactory
9	Staff Workload	High due to inefficiencies	Reduced & More Focused due to simplicity

In light of the above, and keeping in mind the larger interest of customers, branch staff, and the bank's growth objectives, we respectfully submit the following requests for your consideration:

1. Comprehensive review of LOS software performance across all branches, with a special focus on rural and priority sector operations.
2. Evaluation of the sponsor bank's RLMS, Agri LMS, and LLMS systems for possible implementation in our bank.
3. Pilot testing of RLMS in selected branches to verify its adaptability and effectiveness.
4. Phased migration to RLMS (or hybrid system) across relevant loan categories, if proven successful.
5. Temporary enhancements to LOS, including faster technical support, L1 device supply, and Aadhaar e-sign integration, until migration decisions are finalized.
6. Enablement of real-time data sync and inspection photo uploading as immediate interim measures.

We remain committed to the bank's vision of digital empowerment and inclusive credit delivery. However, it is critical that the tools provided to the frontline workforce are field-tested, user-friendly, and aligned with the real needs of our customers and staff. The current LOS system, unfortunately, does not meet these standards.

We trust that the bank's leadership will seriously consider these ground-level insights and take appropriate action to improve the efficiency, reliability, and impact of our credit operations. We thank you for your attention to this matter and remain hopeful for a positive and prompt response.

Yours faithfully

Rahul Kumar
Gen. Secretary-CRGBOO

Ramesh Kumar Singh
Gen. Secretary-CRGBEA

Copy to:

1. The Chairman, CRGB, Raipur – as- cms.ho@cgbank.in
2. Mr. S. V. Reddy, Secretary General, AIRRBEA – as airrbea1@gmail.com