

Appendix I

Master Circular on Customer Service

A. List of circulars consolidated in the Master Circular

No	Circular No.	Date	Subject
1	UBD. CO. BPD. (PCB) No. 51 / 09.39.000/2007-08	12.06. 2008	Banking facilities to the visually challenged – UCBs
2	UBD. CO. BPD. No. 45 /13.01.000/2007-08	12.05.2008	Settlement of claims in respect of missing persons
3	UBD. CO. BPD. (PCB). No. 40 /09.39.000/2007-08	15.04.2008	Committee on Procedures and Performance audit on Public Services (CPPAPS) – Formulating policy for (i) Immediate credit of local / outstation cheques (ii) Time frame for collection of local / outstation cheques and (iii) Interest payment for delayed collection.
4	UBD. CO. BPD.(PCB) No. 36/12.05.001 / 2007-08	12.03.2008	Customer charges for use of ATMs for cash withdrawal and balance enquiry
5	UBD. CO. BPD. No. 24 /12.05.001/2007-08	04.12.2007	Legal Guardianship Certificate issued under the National Trust Act, 1999 empowering the disabled persons with autism, cerebral palsy, mental retardation and multiple disabilities.
6	UBD. CO. BPD. (PCB) No. 2 / 09.18.300/2007-08	04.07.2007	Annual Policy statement for the year 2007-08 – IT enabled Financial Inclusion
7	UBD. CO. BPD. No. 47/12.05.001/2006-07	21.06.2007	Extension of Safe Deposit Locker / Safe Custody Article Facility and Access to Safe Deposit Lockers / Return of Safe Custody Articles by banks
8	UBD. CO. BPD. No. 34/12.05.001/2006-07	17.04.2007	Rounding off cheques to the nearest rupee
9	UBD. PCB Cir.No. 25/09.39.000/2006-07	28.12.2006	Cheque Drop Box Facility and the Facility for Acknowledgement of Cheques – UCBs
10	UBD. CO. BPD. PCB. No. 23/12.05.001/2006-07	13.12.2006	Customer Service
11	UBD. CO. (PCB). Cir. No.15/09.39.000/2006-07	16.10.2006	Customer Service – Non-issuance of passbooks to Savings Bank Account –holders (individuals) – UCBs
12	UBD.CO.BPD.Cir.No.12/12/ 09.39.000/2006-07	06.10.2006	Address /Telephone Number of the Branch in Pass Books / Statement of Accounts – UCBs
13	UBD (PCB) Cir. No.54/ 09.39.000/05-06	26-05-2006	Display of Bank/ Service Charges
14	UBD No.LS.(PCB) No. 49/07.01.000/2005-06	28-04-2006	Facilities at Extension Counters
15	UBD BPD Cir. No.35/ 09.73.000/2005-06	09-03-2006	Provision of Note Counting Machines on the counters
16	UBD BPD.Cir. No.30/ 4.01.062/2005-06	30-01-2006	Collection of account payee cheque-Prohibition on crediting proceeds to third party account
17	UBDNo.BPD.PCB.Cir. 20 /09.39.00/2004-05	24-09-2004	Customer Service
18	UBD.DS.PCB.Cir 26/13.01.00/2002	20.11.2002	Levy of Service Charges by UCBs
19	UBD.BSD.I (PCB)No.45/	30-05-2002	Customer service – Reversal of transactions

	12.05.00/2001-02		
20	UBD.BSD.I/PCB.No.45/ 12.05.00/ 2001-02	30-05-2002	Reversal of Erroneous Debits arising on fraudulent or other transactions
21	UBD.No.PCB.DS.34/13.01. 00/2000-01	08-03-2001	Customer Service - Disposal of Deposits on Maturity - Intimation to Impending Due Date of the Deposit in Advance to Customers/Deposits
22	UBD.No.DS.7/13.05.00/199 9-2000	23-06-2000	Customer Service - Immediate Credit of Outstation and Local Cheques - Enhancement of Ceiling
23	UBD.No.DS.PCB.CIR.38/13 .01.00/ 1999-2000	14-06-2000	Customer Service - Issue of Cheque Books
24	UBD.No.PCB.CIR.21/13.05. 00/1999-2000	17-01-2000	Customer Service - Collection of Outstation Cheques
25	UBD.No.DS.PCB.Cir.40/13. 05.00/97-98	11-02-1998	Customer Service - Collection of outstation instruments
26	UBD.No.DS.PCB.Cir.54/13. 05.00/96-97	26-05-1997	Customer Service – Collection of local cheques
27	UBD.No.DS.(PCB)CIR.66/1 3.05.00/ 94-95	30-06-1995	Customer Service Collection of Outstation/Local cheques
28	UBD.No.(SUC)DC.165/13.0 5.00/93-94	30-04-1994	Customer Service - Implementation of recommendations of the Goiporia Committee
29	UBD.No.POT.65/09.39.00/9 3-94	07-03-1994	Committee on Customer Service in banks - Implementation of recommendations of the Goiporia Committee-Maintenance of complaint book
30	UBD.No.(PCB)DC.11/ (13.05.00)/93-94	25-08-1993	Customer Service - Implementation of Recommendations of the Goiporia Committee
31	UBD.No.(SUC)DC.131/(13. 05.00)/93-94	25-08-1993	Customer Service - Implementation of recommendations of the Goiporia Committee
31	UBD.No.POT.26/UB.38/92- 93	16-06-1993	Committee on Customer service in banks Implementation of recommendations
32	UBD(PCB) 45/DC(VII)- 91/92	29-01-1992	Customers Service – Payment of Interest at Savings Bank Rate for the Delay in Collection of Outstation Cheques
33	UBD.No.POT.19/UB.38- 92/93	06-10-1992	Committee on Customer Service in banks - Implementation of recommendations
34	UBD.(UCB)1/DC-R-1-89/90	17-01-1990	Customers Service – Payment of Interest for Delay in Collection of Outstation Instruments
35	UBD.DC.21/R.1-89/90	15-09-1989	Customers Service – Payment of Interest at Savings Bank Rate for the Delay in Collection of Outstation Cheques
36	UBD.No.(DC)51/R.1-86/87	28-01-1987	Customers Service - Immediate Credit of Outstation Cheque up to Rs. 2500/-
37	DBOD.No.UBD.RBL.1555/J -82/83	16-05-1983	Extension of banking hours of branches of banks