

**Master Circular on Customer Service**  
**15 Core Recommendations of the**  
**Goiporia Committee on Customer Service**  
*[Vide para 27]*

Sr. No.	Recommendation No.	Recommendation
1.	3.1	Commencement of employees' working hours 15 minutes before commencement of business hours can be made operative by banks at branches in metropolitan and urban centres.
2.	3.2	All the customers who enter the banking hall before the close of business hours should be attended to.
3.	3.3	Staff at the counters should undertake the following transactions during the extended business hours (branches to indicate the timings) <ul style="list-style-type: none"> <li>a) Non-Voucher generating transactions               <ul style="list-style-type: none"> <li>1) Issue of pass book/statement of accounts.</li> <li>2) Issue of cheques book.</li> <li>3) Delivery of term deposit receipts/draft.</li> <li>4) Acceptance of share application form</li> <li>5) Acceptance of clearing cheques /bills for collection</li> </ul> </li> <li>b) Voucher generating transaction               <ul style="list-style-type: none"> <li>1) Issue of term deposit receipts (TDR)</li> <li>2) Acceptance of cheques for locker rent due</li> <li>3) Issue of traveler cheques.</li> <li>4) Issue of gift cheques.</li> <li>5) Acceptance of individual cheques for transfer credit.</li> </ul> </li> </ul>
4.	3.4	To ensure that no counter remains unattended during the business hours and uninterrupted service is rendered to the customers.
5.	3.5	All branches, except, very small branches, should have 'Enquiry' or 'May I help you? Counter, either exclusively or combined with other duties, located near the entry point of the banking hall.

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6.	3.13	In addition to obtaining nomination form, banks may provide for mentioning name and address of the nominee in the account opening form. Publicity about nomination facility is needed, including printing compatible message on cheque book, pass book and any other literature reaching the customer as well as launching periodical drives to popularise the facility.
7.	3.14	Unless the customer prefers not to nominate, (this may be recorded, without giving scope for conjecture of non-compliance) nomination should be a rule, to cover all other existing and new accounts.
8.	3.17	Issuance of statements of accounts and updating of pass books with correct and legible particulars should attract bank's constant attention.
9.	3.26	Trilingual brochures and pamphlets should be actively promoted, containing myriad customer-useful information.
10.	3.32	Facility of instant credit of outstation cheques may be raised to Rs. 5,000 (from Rs. 2,500). A separate type of pay-in-slip may be evolved for availing of this facility.
11.	3.33	Delay in collection of outstation cheques may be compensated by paying interest at 2% p.a. above savings bank rate, if such interest payable is Rs. 5/- or more. However, if the proceeds are to be credited to the borrowal accounts, like cash credit/over-draft/loan, etc. banks have to pay at the minimum lending rate that will be stipulated by RBI from time to time.
12.	3.36	Dishonoured instruments may be returned/dispatched to the customer within 24 hours.
13.	3.67	Complaint book with perforated copies in each set may be introduced, so designed as to instantly provide an acknowledgement to the customer and an intimation to the controlling office.
14.	3.80	Infrastructure facilities at branches should be upgraded by bestowing particular attention to providing adequate space, proper furniture, drinking water facilities, etc.
15.	3.96	Time norms for specialised business transactions should be displayed predominantly in the banking hall.