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**RESERVE BANK OF
INDIA**

RBI On Internet:
<http://www.rbi.org.in>

RBI/2004/61

DBOD.Leg.BC.70/09.07.005/2003-2004

February 17, 2004

To

All Scheduled Commercial Banks
(Excluding RRBs)

Dear Sir,

**Ad-hoc Committees on Procedures and Performance Audit on Customer
Services in Banks**

Please refer to our circular DBOD.No.Leg.BC.60/09.005/2003-04 dated 27th December 2003 on the captioned subject. It is presumed that the Ad-hoc Committees set up by your bank would have started looking into simplification of procedures and practices with a view to safeguarding the interests of common persons and to improve the customer service in the areas mentioned in the circular. As a part of this exercise, the Ad-hoc Committee could also submit to RBI, suitable recommendations for modification/rationalization of existing RBI guidelines that could help in further enhancing the customer service. The recommendations in this regard could cover the interface with the individual customers in respect of the following four broad categories and may be submitted on separate sheets to facilitate action at our end.

- (a) foreign exchange transactions
- (b) government and public debt transactions
- (c) banking operations, and
- (d) currency management

The recommendations may be sent to Shri S.Das, Deputy General Manager, Department of Banking Operations and Development, 4th floor, World Trade Centre, Cuffe Parade, Mumbai 400 005 (Fax No.22160970) or by e-mail at subratadas@rbi.org.in

Yours faithfully,

(C.R.Muralidharan)
Chief General Manager-in-Charge