



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RPCD.No.BC.126/07.38.01/93-94

April 6, 1994

All State Co-operative Banks  
Central Co-operative Banks

Dear Sir,

**Committee on Customer Service in Banks -  
Implementation of Recommendations of the Goiporia Committee**

Please refer to our circular RPCD.No.111/07.38.01/92-93 dated 12th May 1993 in terms of which we have advised banks to implement certain recommendations of the Goiporia Committee on Customer Service in Banks and submit a progress report to our concerned Regional Offices on a quarterly basis.

2. It was the perception of the Goiporia Committee that the banks should, with a view to constantly upgrading the quality of customer satisfaction and also identifying more avenues for customer service, undertake periodic evaluation of the position in regard to extent of actual implementation at the grass root level of the various recommendations of the Committee. The banks are also required to evolve an appropriate monitoring system in this behalf Accordingly, and for the sake of uniformity, a format has been evolved for evaluating and monitoring actual implementation of various recommendations of the Committee by the banks (Annexure I). State/Central Co-operative banks should instruct their branches to submit a report on a quarterly basis, to them indicating the prevailing position of various aspects of customer service. A consolidated report in this regard should be submitted by the banks to their Boards for consideration on half yearly basis. The banks should also send a brief review to our respective Regional Offices on half-yearly basis, commencing from the half-year ending June 1994.

3. Recommendation No. 3.67 of Goiporia Committee Introduction of Complaint Book.

For the sake of uniform implementation of this recommendation, a format of complaint book with adequate number of perforated copies which are so designed that the complainant can be given acknowledged copy instantly, has been evolved. A copy of the complaint is also required to be forwarded to the Head Office along with the remarks of the Branch Manager within a time frame. Banks are advised to introduce the complaint book as per the enclosed format for uniform implementation of the recommendation, with immediate effect (Annexure II).

4. Please acknowledge receipt of this circular to our concerned Regional Office.

Yours faithfully,

Sd/-

**(S. D. Kadam)**  
Deputy Chief Officer

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Annexure I

**Instructions to Branches**

1. To indicate the level of compliance of the recommendations the format provides for a three level grading system viz. A, B, C, as under :

A. Good

B. Satisfactory

C. Unsatisfactory

2. The level of compliance of the recommendations should be indicated by the branch manager adopting the grading system A, B, C.

3. The bank branches should submit a report in the format on quarterly basis to their Head Office showing the prevailing position of the various customer service recommendations.

4. The Head Office officials during their visit to the branches shall use the same format 'to record their observations on the level of customer service at the branches by using the grading system A, B, C.

**Customer Service Audit**

Serial No.	Recommendation No.	Recommendation	Extent of compliances		
			A	B	C

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Annexure II

**COMPLAINT BOOK**  
**INSTRUCTIONS TO BRANCHES**  
(to be printed on the inside cover of the complaint book)

1. This complaint book will be used only when the customer calls personally at the branch to lodge a complaint.
2. Each set of complaint forms is in triplicate. The original will be the record at the branch (branch copy), the duplicate (perforated copy) will serve as an acknowledgement (complainant's copy), the triplicate (perforated copy) will be sent to the Head Office/Controlling office (Head Office/ Controlling office copy).'
3. The copy of complaint will be given to the complainant immediately after the lodgment of the complaint as an acknowledgement.
4. The triplicate copy will be sent to the Head Office controlling office within four days with remarks of the branch indicating the position of disposal of complaint.
5. If it is envisaged that the complaint redressal would require some time, the expected date of redressal of complaint and the justification for the time required will be recorded in the triplicate (Head Offices/Controlling office) copy.