



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2013-14/166

RPCD.RRB. BC. No. 17 /03.05.33/2013-14

July 31, 2013

All Regional Rural Banks

Dear Sir/ Madam

**Recommendations of Damodaran Committee on Customer Service in Banks-
Uniformity in Intersol Charges**

Please refer to announcement made in [Monetary Policy Statement 2013-14 on May 3, 2013](#) on 'Recommendations of Damodaran Committee- Uniformity in Intersol Charges'.

2. With the introduction of Core Banking Solution (CBS), it is expected that customers of RRBs would be treated uniformly at any sales or service delivery point. It is, however, observed that some RRBs are discriminating against their own customers on the basis of one branch being designated as the 'home' or 'base' branch where charges are not levied for products/ services and other branches of the same bank being referred to as 'non-home' branches where charges are levied for the same products/ services. The charges generally referred to as 'Intersol' charges, are also not uniform across home/non-home branches. As 'Intersol' charges are charges levied by the bank to cover the cost of extending services to customers by using the CBS platform, the cost should be branch/customer agnostic in-principle. It is clarified that cash handling charges may not be included under intersol charges.

3. In order to ensure that RRB customers are treated fairly and reasonably without any discrimination and in a transparent manner at all branches of RRBs/service delivery locations under CBS environment, RRBs are advised to follow a uniform, fair and transparent pricing policy and not discriminate between their customers at home branch and non-home branches. Accordingly, if a particular service is provided free at the home branch

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हिंदी आसान है, इसका प्रयोग बढ़ाइए।

"चेतावनी Caution: -मेल रिज़र्व बैंक द्वारा डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का न्यॉर, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

the same should be available free at the non home branches also. There should be no discrimination as regards intersol charges between similar transactions done by customers at home branch and those done at non-home branches.

Yours faithfully,

(A.Udgata)

Principal Chief General Manager