

RBI /2007-08 /128

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September 3, 2007

All Scheduled Commercial Banks
(Excluding RRBs)

Dear Sir,

Branch Level Customer Service Committees

In terms of recommendation no. 172 of the Working Group on Customer Service in Banks (Talwar Committee), banks were advised to establish customer service committees at branch level. Further, in terms of recommendation no. 3.68 of the Committee on Customer Service in Banks (Goiporia Committee), banks were advised to rejuvenate the branch level customer service committees. It is however understood that such Committees are either non-existent or in a dormant state.

2. In order to encourage a formal channel of communication between the customers and the bank at the branch level, banks are advised to take necessary steps for strengthening the branch level committees with greater involvement of customers. It is desirable that branch level committees include their customers too. Further as senior citizens usually form an important constituency in banks, a senior citizen may preferably be included therein.

3. The branch level committees may also submit quarterly reports giving inputs / suggestions to the Standing Committee on Customer Service thus enabling the Standing Committee to examine them and provide relevant feedback to the Customer Service Committee of the Board for necessary policy / procedural action. The Branch Level Customer Service Committee may meet at least once a month to study complaints/ suggestions, cases of delay, difficulties faced / reported by customers / members of the Committee and evolve ways and means of improving customer service.

Yours faithfully

(Prashant Saran)
Chief General Manager-in-Charge