



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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June 16, 2010

### Committee on Customer Service in Banks- Inviting Suggestions from Public

The Reserve Bank of India has constituted a Committee under the chairmanship of Shri M. Damodaran, former Chairman, SEBI to interalia :

1. Review the existing system of attending to customer service in banks - approach, attitude and fair treatment to customers from retail, small and pensioners segment.
2. Evaluate the existing system of grievance redressal mechanism prevalent in banks, its structure and efficacy and recommend measures for expeditious resolution of complaints. The committee may also lay down a suitable time frame for disposal of complaints including last escalation point within that time frame.
3. Examine the functioning of Banking Ombudsman Scheme - its structure, legal framework and recommend steps to make it more effective and responsive.
4. Examine the possible methods of leveraging technology for better customer service with proper safeguards including legal aspects in the light of increasing use of Internet and IT for bank products and services and recommend measures to enhance consumer protection.
5. Review the role of the Board of Directors of banks and the role of Regulators in customer service matter.

With a view to have inputs from all the stakeholders, the Committee requests the members of the public, bank customers, academicians, social / consumer organizations other NGOs, banks & bankers to offer their suggestions / views on this subject of social and economic importance and help in making the Committee's task purposeful and holistic.

The suggestions / representations (not individual complaints) may please be sent to:

The Chief General Manager  
Reserve Bank of India  
Customer Service Department, Central Office,  
1st Floor, Amar Building,  
Sir P.M.Road, Fort, Mumbai - 400 001

on or before July 15, 2010

The envelope containing the suggestions may please be super-scribed "**Suggestion - Customer Service Committee.**"

We also encourage responses via email ([click here](#))

Ajit Prasad  
Manager