

**ALL INDIA  
RESERVE BANK  
EMPLOYEES ASSOCIATION**  
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Dr. Raghuram Rajan  
Governor  
Reserve Bank of India  
Central office  
Mumbai-400001

17<sup>th</sup> February 2016

Sir,

**“ RBI to review Banks’ culture towards Customer Service”**

We are very happy to note that your statement as above in the Annual Conference of Banking Ombudsmen 2016 held in Thiruvananthapuram on February 15<sup>h</sup>-16<sup>h</sup>. 2016 has been widely publicised and acclaimed in the print and electronic media all over the country, indicating that the country’s banking public would highly welcome such proposed measures of RBI to provide relief to them to redress their grievances in matters related to their banking needs and harassment, if any, by allowing them access to the grievance redressal machineries of respective banks as well as the offices of the Banking Ombudsmen (OBO) of RBI. This has been a much felt need from the common man.

We recall that in a meeting with you in Mumbai, about a year or so back, we requested you to strengthen the mechanism of OBO in RBI to which you responded that RBI was seriously mulling on appropriate policies in the area of customer protection and relief and that is a top priority area of RBI. Your articulation as above is a follow-up of that, which we warmly welcome.

In this connection we requested the bank, sometimes back, to upgrade and expand the existing framework of Banking Ombudsmen scheme in Reserve Bank and also to open its offices in the newly opened tier- III offices of RBI. During the last few years RBI opened offices at new state capitals, viz, Dehradun, Shimla, Raipur, Gangtok, Shillong, Agartala, Ranchi, Aizawl, Imphal- all these offices are having vast hinterland of rural and unbanked areas, where people’s banking needs are growing by leaps and bounds with consequential increase in their problems related to banking services. RBI setting up its own Banking Ombudsmen units in these offices with appropriate publicity will be highly welcome by millions of people, while this will also propel the commercial banks operating in these areas to gear up their grievance redressal machineries, which is also one of the prime objectives of RBI in this sensitive areas of public services.

You have also referred to in your speech other areas of grievances of banking public and indicated that RBI would henceforth initiate “ incognito” visits by RBI staff to have a first hand report of compliances, or otherwise, of RBI directives for customers by commercial banks.

We welcome all these measures. We request you to kindly consider deployment of the experienced Senior Assistants/ Special Assistants as well as computer savvy new entrants in this quality work which will be highly satisfying for them.

We assure you our full co-operation.

With regards,

Yours faithfully,

General Secretary