

Dear Sir,

I am a customer of State Bank of India xxxx Branch, I have a saving back account and my account number is 0xxxxxxx.

On 07th march 2008 I have tried to deposit an account payee cheque under my account at xxxx branch.

However State Bank of India Colony more branch refused to provide me any proof of Cheque deposition and directed me to deposit the cheque in Drop Box.

I have tried to communicate with Branch Manager Mr xxxxx (xxxxx branch) and I am informed that state bank of India has a new rule as per which they do not provide any proof of cheque (A/C Payee) deposition and all customers are in need to deposit the cheque on a drop box.

Please explain me why did state bank of India changed their cheque deposition rule by violating RBI guide line (attached bellow) which says it's a mandatory for all Banks to provide proof(acknowledgement) of Cheque deposition and its mandatory to write on top of the drop box that which counter or person in the branch would receive the cheque with proof (acknowledgement) ??

I would like you to ask, what would happen if the bank losses a cheque, deposited in the drop box, as the bank is no longer providing any proof of cheque deposition. Will the State Bank of India take the verbal words of the customers as the final proof that he/she/they have really deposited the cheque and bank has now lost it if any dispute comes up ??

Please note I am in need to make bill payments for some emergency services via my account with State bank of India and state bank of India did not receive the cheque which I intended to drop under my account. Who would be responsible for my loses as if I fail to make the payment for those emergency service due to the actions of State Bank of India ??

Please consider, I am in need to deposit the cheque under my account as I have to make bill payments for some emergency services by that amount, therefore an immediate reply to address my question would be highly appreciable.

Thank you,

Regards,
Saurav Basu.

Account Type :- SB
Account Number :- 0xxxxxxx

Address :-

xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx, xxxxxxxxx, xxxxxxxxxxxx, xxxxxx

Contact Number :- 0-9830xxxxxx