

Date :- 07-03-2008

To  
The Branch Manager (xxxxxx Branch)  
State Bank of India  
Xxxxxx, xxxxxx  
Kolkata 700xxx

Sub :- Change of Cheque Deposition Rule

Dear Sir,

I am a customer of State Bank of India xxxxxx Branch, I have a savings bank account and my account number is 0xxxxxxx.

I have tried to deposit a A/C Payee cheque at your branch on 07-03-2008, however you personally have refused to provide any deposition proof.

You have informed me that, as per new rule SBI will no longer provide any customer with proof of Cheque deposition and have directed me to drop the cheque at the drop box.

Please explain me why State Bank of India has 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 loses 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 losses as if I fail to make the payment for those emergency services 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 :- xxxxxxxxx

Address :-  
H/O x. xe,  
Xxxxx xxx xxxx, xxxx xxxxx  
xxxxxx, xxxxx  
Kolkata 700xxx, WB  
India.

Contact Number :- 0-983xxxxxx

Incl :

1. RBI Guide line on Cheque Deposition

Copy To :

1. SBI Zonal Office Kolkata
2. SBI Deputy Director Human Resource (Mumbai)
3. Banking Ombudsmen Reserve Bank of India (Kolkata)
4. RBI Retail Banking Consumer Help Desk (New Delhi)