

October 11, 2006

All State and District Central Co-operative Banks (StCBs/DCCBs)

Dear Sir,

**Customer Service- Non issuance of passbooks
to Savings Bank Account-holders (Individuals)**

As you are aware, a passbook is a ready reckoner of transactions and being handy and compact, is far more convenient to the small customer than a statement of account which has some inherent difficulties viz need of filing, tallying of opening balance with closing balance of last statement, loss/delay in receipt of statement etc.

2. Banks are, therefore, advised to invariably offer passbook facility to all their savings bank account-holders (individuals). The cost of providing such passbooks should not be recovered from the customers.

3. Please acknowledge receipt to our Regional Office concerned.

Yours faithfully,

(C.S.Murthy)
Chief General Manager In-Charge