

**7/85/2012-BOA**  
Government of India  
Ministry of Finance  
Department of Financial Services

Jeevan Deep Building, Sansad Marg,  
New Delhi, dated the 7<sup>th</sup> May, 2012

To

**CEOs of all Public Sector Banks**

**Subject :- Transaction through Alternate Channel and Cheque Drop Box in each Bank Branch- Campaign.**

Sir,

To promote transactions through alternate channel the following steps be taken:-

(a) Each bank must ensure that all existing account holders have a Debit-cum-ATM card and thereafter for all new accounts it must be made mandatory

(b) All Current Account holders must be motivated to have fund transfer through Internet / RTGS / ECS. This will require education and promotion by each branch.

(c) Each bank must have a target for number of percentage of transactions through alternate channel. These targets must be broken for each quarter of 2012-13 and should be distributed between different zones of the banks as well. The targets should be applicable to each branch and the performance of the zone should be evaluated on the basis of the percentage of branches which achieved the targets.


(d) Special attention be paid to top 20% branches (in terms of no of transactions). Banks should aim to reach 50% transaction through alternate channel by the end of March, 2013.

2. The Department vide its letter No.11/16/2011-FI dated 17<sup>th</sup> April, 2012 (copy attached) has advised all the Public Sector Banks and RRBs to consider operationalising the cheque deposit facility in full function onsite ATMs, particularly in metro / urban areas and provide drop boxes at the onsite ATMs where Cash Dispensers are installed. Suggested specifications for the Drop Box were also sent.

3. Considering the benefit that a customer will get to deposit cheque as per his convenience and the fact that this measure will also help Bank in reducing the customer load on the bank branches, it is advised that the cheque deposit facility be provided by 15<sup>th</sup> June, 2012.

4. Please nominate MD/ED for overseeing this Campaign and inform the names to Shri Pravin Rawal, Deputy Secretary (BOA) at dirboa-dfs@nic.in.

Yours faithfully,

  
(M.M. Dawla)

Under Secretary to the Government of India

Tel: 011-23748731

Fax: 011-23742207

E-mail boa@nic.in / usboa-dfs@nic.in

Copy to : All Govt. Nominee Directors on the Boards of Public Sector Banks

Copy for information to PPS to S(FS), PS To AS(FS), PS to all JS, PS to all Dir./DS

Copy to Shri D.S.Malik, Adl.DG (Publicity, Ministry of Finance), PIB, North Block, New Delhi.

A. Misra

F. No. 11/16/2011-FI  
Government of India  
Ministry of Finance  
Department Financial Services  
(FI Section)

Jeevan Deep Building,  
New Delhi dated 17<sup>th</sup> April, 2012

To,

Chairman / CMDs of all PSBs  
Chairman of all RRBs

**Sub: Cheque Drop Boxes in the ATM Premises.**

Sir,

This department has been receiving suggestions from various fora that cheque drop box facility may be provided in the ATMs of the PSBs in order to improve customer service and facilitate the customers to deposit cheques as per their convenience. Cheque drop box at ATM premises will also help in reducing the customer load on the bank branches.

Banks which have installed full-function ATMs with cheque deposit facility may consider operationalising the same in on-site ATMs particularly in metro /urban areas as per customer requirements. Where Cash Dispensers are installed, Drop Boxes may be provided at the onsite ATMs. Suggested specifications for Drop Box are annexed.

Provision must be made to collect cheques on a daily basis preferably at a fixed time. A notice may be put up for the benefit of the customers indicating the time up to which the cheques can be deposited for lodging in clearing the same / next day. Collection of the cheques may be done by the Bank personnel.

I am directed to request you to ensure availability of cheque deposit facility at all the on-site ATM premises and the same be completed by 31.5.2012.

Yours sincerely,

.. Sd..

(Arun K. Misra)  
Under Secretary to the Government of India  
Tele:23748767

Encl: As above

Copy to PPS to S(FS), PS to AS(FS), PS to JS(BA) and PS to Dir(FI)

**Campaign regarding Transactions through Alternate Channel and Cheque Drop  
Box in each Bank Branch – *Nominees***

S.No.	Name of the Bank	Officer Nominee (Mr. /Ms)	Contact of Nominee
1.	Allahabad Bank	T.R. Chawla, ED	033-22102262; 22420877 Fax :22131598 09748384000 Email- <a href="mailto:edc@allahabadbank.in">edc@allahabadbank.in</a>
2.	Andhra bank	K.K. Misra, ED	040-23299929 Fax :22254753 Email- <a href="mailto:ed2sect@andhrabank.co.in">ed2sect@andhrabank.co.in</a>
3.	Bank of Baroda	P Srinivas, ED	022-66985802; 66985826 09833718001 Fax : 26525746 Email- <a href="mailto:ed.srinivas@bankofbaroda.com">ed.srinivas@bankofbaroda.com</a>
4.	Bank of India	M.S. Raghavan, ED	022-66684802 09619997380 Fax : 66684486 Email- <a href="mailto:ed.raghavan@bankofindia.co.in">ed.raghavan@bankofindia.co.in</a>
5.	Bank of Maharashtra	C.V.R. Rajendran, ED	020-25535572,25512267 Email- <a href="mailto:ed@mahabank.co.in">ed@mahabank.co.in</a>
6.	Canara Bank	A.K. Gupta, ED	080-22130313; 22130052 Fax : 22293516 Email- <a href="mailto:edsct2@canarabank.com">edsct2@canarabank.com</a>
7.	Central Bank of India	R.K. Dubey, ED	022-22874143 09819567888 Email- <a href="mailto:rkdubey@centralbank.co.in">rkdubey@centralbank.co.in</a>
8.	Corporation Bank	Ashwani Kumar, ED	0824-2423221 09972115995 Email- <a href="mailto:edak@corpbank.co.in">edak@corpbank.co.in</a> , <a href="mailto:edsec@corpbank.co.in">edsec@corpbank.co.in</a>
9.	Dena Bank	Ashok Dutt, ED	022-26545779 Fax-26548774 09619929601 Email- <a href="mailto:akdutt@denabank.co.in">akdutt@denabank.co.in</a>
10.	IDBI	K.C. Jani , ED	022-22161604;66552021 Fax : 22189212 09821046253 Email- <a href="mailto:kc.jani@idbi.co.in">kc.jani@idbi.co.in</a>
11.	Indian Bank	Rajiv Rishi, ED	044-28134599 Fax :28134255 Email- <a href="mailto:ed2sec@indianbank.com">ed2sec@indianbank.com</a>
12.	Indian Overseas Bank	A.D.M. Chavali, ED	044-28411041; 28519503 Fax : 28520823 Email- <a href="mailto:admchavali@iobnet.co.in">admchavali@iobnet.co.in</a>
13.	Oriental Bank of	V.Kanan, ED	0124-4126558 (O)

	Commerce		4126553(D) 08527430000 Fax : 4126571 Email- ed@obc.co.in
14.	Punjab National Bank	Rakesh Sethi, ED	011-26184044; 26108741 Fax: 26195613 9650188773 Email- ed2@pnb.co.in
15.	Punjab & Sind Bank	P.K. Anand, ED	011-25721435; 25824037 9560086655 Fax : 25769170 Email- ed@psb.org.in
16.	Syndicate Bank	M. Anjaneya Murali, ED.	Email:- cmdsect@syndicatebank.co.in
17.	UCO Bank	S. Chandrasekhran, ED	033-22350367; 22356547 09831060665 Email- edsec2.calcutta@ucobank.co.in
18.	Union Bank of India	S.S. Mundra, ED	022-22043611 09167042271 Fax : 22829595 Email- ed@unionbankofindia.com
19.	United Bank of India	Deepak Narang, ED	033-22487523; 22485853 9831170009 Fax : 22487853 Email- ed@unitedbank.co.in
20.	Vijaya Bank	H.Narayan Shetty, GM(Planning)	080-25580978; 25584066 Fax : 25585646 09844230960 Email- narayanshettyh@vijayabank.co.i n
21.	State Bank of India	A.Krishan Kumar, MD	022-22022770 Fax : 22741994 09004901111 Email-mdge.bg@sbi.co.in
22.	State Bank of Bikaner & Jaipur	Arun Bisaria, CGM	0141-5101644; 2227353 07742277888 Email- cgm@sbbj.co.in
23.	State Bank of Hyderabad	Jyoti Ghosh, CGM	040-23382858 Fax : 23203885 08008135675 Email : sbhgmcnib@sbhyd.co.in
24.	State Bank of Patiala	Ravi Jha, GM (Operations)	0175-2300501 (IP no)-0175- 5406004 Email-gmop@sbp.co.in
25.	State Bank of Mysore	V.Pattabhiraman, GM (Tech & CRO)	080-22352591 Fax: 22356472 Email – gmtech@sbm.co.in
26.	State bank of Travancore	Rajni Kanta Naik, DGM	0471-2358050 ,09846963720 Email-dgmcompliance@sbt.co.in