
Book Of Instructions Bank Of Baroda



banks should be mindful of their role in upholding the law and ethical practices. conduct of bank employees at all levels is of utmost importance in ensuring that it is properly presented by the bank as well as customers. the reserve bank's guidelines on banking practices and the banking code of conduct are the standard to be followed in all times, at all levels and across all banking activities of the banks. yes. it is well settled that the reserve bank does not issue any guidelines or recommendations for the banking practices and procedures on the basis of which other authorities should interfere with the area of regulation by the reserve bank. any decision of the reserve bank for interference of banking practices and procedures is strictly based on the needs of the larger public interest which can best be realised by way of appropriate policy and regulatory measures. the reserve bank does not intend to

make any recommendations to banks on the basis of which such service/s should be offered to customers. any attempt to do so would be tantamount to interference in the area of regulation by the reserve bank. any decision taken by the reserve bank on this matter would be based on the needs of the larger public interest, which can best be realised by way of appropriate policy and regulatory measures. (i) it is clarified that the reserve bank does not make any recommendations to banks on the basis of which such service/s should be offered to customers. any attempt to do so would be tantamount to interference in the area of regulation by the reserve bank. any decision taken by the reserve bank on this matter would be based on the needs of the larger public interest, which can best be realised by way of appropriate policy and regulatory measures. any specific service/s, which can be deemed to be in the best interest of the larger public, can be provided by way of any reasonable alternative, as also a service/s which can be provided by way of the cbs or internet platform. any service/s which can be deemed to be in the best interest of the larger public, can also be provided by way of the internet platform or other cbs systems which have been specified by the reserve bank as being suitable for such purpose.

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