

ALL INDIA BANK OFFICERS' CONFEDERATION

(Registered under the Trade Unions Act 1926, Registration No.:3427/Delhi)



C/o Bank of India, Parliament Street Branch,
PTI Building, 4, Parliament Street, New Delhi:110001
Phone:011-23730096 Fax 23719431
E-Mail: aiboc.sectt@gmail.com

Ref: GS/RBI/2013/03

Dated: 30/10/2013

The Principal Chief General Manager,
Department of Banking Operations and Development,
Reserve Bank of India,
Mumbai

Dear Sir,

AIBOC'S RESPONSE TO RBI'S DISCUSSION PAPER ON "Banking Structure in India – The Way Forward"

Please refer to the Discussion Paper on 'Banking Structure in India - The Way Forward', released on 27th August, 2013 on RBI's website, inviting comments on the issues raised therein.

As a responsible trade union of officers, representing more than 2.25 lakh (85%) officers working in the banking industry in India, we submit our reasoned views as per attached file. We request you to consider our views while framing policy guidelines. We shall be obliged to submit any clarification sought in this regard. We are also prepared to present ourselves for any discussion on the subject.

With kind regards,

Yours faithfully,

**(HARVINDER SINGH)
GENERAL SECRETARY**

**The Principal Chief General Manager,
Department of Banking Operations & Development,
Central Office,
12/13 Floor, Shahid Bhagat Singh Road,
Mumbai:400 001**