



**GCCI**  
**GUJARAT CHAMBER OF**  
**COMMERCE & INDUSTRY**  
(SINCE 1949)

(ગુજરાત વેપારી મહામંડળ)

17<sup>th</sup> July, 2019

GCCI/DYSGR/FIN&B/2019-20/7711

**Shri Shaktikanta Das**  
Governor  
Reserve Bank of India  
Central Office Building,  
Shahid Bhagat Singh Road  
Mumbai-400001

Respected Sir,

Greetings from the Gujarat Chamber of Commerce & Industry.

In continuation our letter No. 7709 dated 16<sup>th</sup> July, 2019, we also request you to issue necessary instructions to all the Nationalized and Private sector banks to credit the amount wrongly recovered by them against Merchant Discount Rate [MDR] and other such digital payment charges, to the customer's account within 48 hours.

Sir, we would request your good self that details of total amount wrongly recovered by the banks, copy of the notification issued by your goodself for credit of this amount as well as details of reimbursements made by banks be provided to GCCI so that we may accordingly inform our members of the same.

Sir, we look forward to your immediate intervention in the serious matter to ensure that the customers get back the money wrongly charged by the banks.

With regards,

**Durgesh Buch**  
**President**

c.c.

**Shri S.K. Panigrahy,**  
Regional Director  
Reserve Bank of India,  
Nr. Gandhi bridge, Ahmedabad-380014