



Programme Brochure
Online Training Programme on
“RBI-Integrated Ombudsman Scheme for RCBs”
(23 April 2026)

Website: www.birdmangaluru.in



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BY NABARD



Online Training Programme on “RBI-Integrated Ombudsman Scheme for RCBs”

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Introduction:

The Reserve Bank of India has introduced the Integrated Ombudsman Scheme (RB-IOS) as a unified, customer-centric grievance redressal framework covering banks, NBFCs and other regulated entities, with the objective of enhancing consumer protection, improving grievance resolution efficiency, and ensuring accountability of regulated entities.

Rural Cooperative Banks (State Cooperative Banks and District Central Cooperative Banks), given their close engagement with retail, agricultural and small borrowers, are increasingly exposed to customer complaints relating to deficiencies in banking service, unfair practices, delays, and non-adherence to regulatory instructions. Effective and time-bound handling of customer grievances has therefore assumed critical supervisory and reputational importance for RCBs.

The RB-IOS framework places strong emphasis on:

- Exhaustion of internal grievance redressal mechanisms before escalation to RBI Ombudsman
- Time-bound resolution of complaints
- Clear definition of deficiencies in service
- Enhanced role and accountability of Nodal Officers
- Digital submission and tracking of complaints through the Complaint Management System (CMS)
- Systemic review of recurring complaints by senior management

Experience from RBI supervisory assessments and NABARD inspections indicates that deficiencies in grievance handling, such as delayed responses, inadequate redressal, non-adherence to prescribed timelines, and improper handling of Ombudsman-referred complaints, continue to be areas of concern in several RCBs. Such gaps not only result in adverse Ombudsman awards or rejections but also attract supervisory observations and enforcement actions.

Against this backdrop, the present online training programme is designed as a focused capacity-building initiative to provide conceptual clarity, operational guidance and supervisory perspective on the RBI Integrated Ombudsman Scheme, enabling Rural Cooperative Banks to achieve robust and transparent redressal systems.

The other details of the programme are as follows:

Name of Training Programme	“RBI-Integrated Ombudsman Scheme for RCBs”
Programme Directors	Smt. Malini S Suvarna, AGM/Faculty Member
Mode of Programme	Online
Date	(23 April 2026)
Time	10:30 A.M to 01:30 P.M (23 April 2026)
No. of Sessions	02
Target group	Senior Officials/Other Officials of RCBs (State Cooperative Banks and District Central Cooperative Banks)
Programme Objectives:	<p>The programme seeks to:</p> <ul style="list-style-type: none"> • Provide a comprehensive understanding of the RBI Integrated Ombudsman Scheme , including its scope and coverage. • Explain the grounds of complaints, definition of deficiency in service and conditions for maintainability of complaints • Clarify the roles and responsibilities of RCBs, including the Internal Grievance Redressal Mechanism and designated Nodal Officers • Enhance understanding of awards, review, appeal and implementation of Ombudsman decisions • Enable banks to reduce complaint recurrence through systemic improvements, root-cause analysis and Board-level oversight

<p>Programme Coverage / Agenda</p>	<p>Session I: RBI Integrated Ombudsman Scheme – Legal & Operational Framework</p> <ul style="list-style-type: none"> • Evolution and objectives of the RBI Integrated Ombudsman Scheme • Coverage of entities and services under RB-IOS • Grounds for complaints and definition of “deficiency in service” • Complaints not maintainable / excluded under the Scheme • Time limits, prior recourse to bank and admissibility conditions • Role and responsibilities of banks under the Scheme • Designation and functions of Nodal Officer • Internal Grievance Redressal Mechanism (IGRM) – structure, process and documentation • Handling of escalated complaints and communication with Ombudsman Offices <p>Session II: Ombudsman Process, Awards & Supervisory Implications</p> <ul style="list-style-type: none"> • Procedure for examination and resolution of complaints by RBI Ombudsman • Mediation, settlement and conciliation process • Ombudsman awards – nature, implementation and compliance requirements • Review and appeal mechanism • Consequences of non-compliance / delayed compliance with Ombudsman decisions • Supervisory expectations of RBI and NABARD on grievance redressal • Best practices for reducing complaints and improving customer trust
<p>Methodology</p>	<p>The programme will be conducted through interactive online lectures and experience-based discussions, focusing on issues commonly observed in Rural Cooperative Banks.</p>
<p>Certificate and Reading Materials</p>	<p>Certificate and Reading Material will be provided to the registered participants who attend all the sessions of the programme.</p>

Teams Link: The link for joining the on-line sessions will be shared with the concerned Bank and nominated persons on their e-mail id. Participants can participate in the programme through laptop, desktop, mobile, tab, etc.

Fee & Mode of Payment: Free of Cost/No Participation Fee is collected towards imparting the training.

CONFIRMATIONS WILL BE SENT BY E-MAIL ONLY. Nominating institutions are requested to furnish **primary as well as alternate email addresses** to avoid loss of communication during transmission. The QR Code for submitting the nomination is appended below:

Nominations: You are requested to enter the details of the officers whom you wish to nominate through the Microsoft Form link given below or scan the QR code. If you are going to nominate multiple officers, please submit individual responses.

<https://forms.cloud.microsoft/r/EcyY7E476i>



If you wish to submit your nomination through e-mail, you are advised to submit your nominations in the below prescribed format:

Name of the Bank/ Institution	Name/s of the person being nominated	Designation	Mobile Number	Email id

Banks are encouraged to arrange collective participation by facilitating the online training from a common venue, such as a conference hall, for the nominated officials.

Important Instructions:

The nominating banks are advised to share the following important instructions to nominated officials attending the online training programme:

<u>DO's for Participants</u>	<u>DON'Ts for Participants</u>
<p>1. Before the Session</p> <ul style="list-style-type: none"> Join the session 5–10 minutes early to check audio, video, and internet connectivity. Use a laptop/desktop where possible for better visibility and interaction. 	<p>1. Technical & Behavioural</p> <ul style="list-style-type: none"> Do not join from noisy or public places. Do not keep microphone unmuted unnecessarily. Do not attend sessions while driving, walking, or multitasking.

<ul style="list-style-type: none"> • Ensure a stable internet connection to avoid disruptions. • Read the programme instructions, schedule, and materials shared in advance. <p>2. During the Session</p> <ul style="list-style-type: none"> • Keep your microphone muted unless speaking. • Use your real/full name as per registration for easy identification. • Dress in formal or semi-formal attire, as per institutional etiquette • Actively participate through: <ul style="list-style-type: none"> ○ Chat box ○ Polls ○ Q&A sessions • Maintain discipline, professionalism, and courtesy while interacting with faculty and co-participants. • Use the “Raise Hand” feature before speaking (if enabled). <p>3. Academic & Ethical Conduct</p> <ul style="list-style-type: none"> • Attend all sessions to be eligible for certificate/reading materials. • Complete tests, assignments, feedback forms, and evaluations on time. • Respect copyright and confidentiality of training materials. 	<ul style="list-style-type: none"> • Avoid frequent joining and leaving the session without valid reasons. <p>2. Professional Conduct</p> <ul style="list-style-type: none"> • Do not use inappropriate language, comments, or reactions in chat or audio. • Do not interrupt faculty or other participants. • Avoid casual dressing, lying down, or unprofessional postures on camera. <p>3. Content & Security</p> <ul style="list-style-type: none"> • Do not record, screenshot, or share session content without permission. • Do not share meeting links, IDs, or passwords with unauthorised persons. • Avoid using fake names or multiple logins.
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About BIRD

Bankers Institute of Rural Development (BIRD), Mangaluru, an ISO 9001:2015 certified Institution (formerly known as Regional Training College, NABARD, Mangalore) is established by National Bank for Agriculture and Rural Development (NABARD) and is engaged in training and capacity building of the officials of the Rural Financial Institutions viz., Commercial Banks (CBs), Regional Rural Banks (RRBs), Cooperative Banks, Government and Non-Government organizations particularly in the States of Andhra Pradesh, Telangana, Goa, Karnataka, Kerala, Maharashtra, Gujarat and Tamil Nadu. The Institute organizes in-house and on-location training programmes, besides customised programmes for banks, workshops/seminars and studies of current interest, etc. During the last 42 years, nearly 80,000 officers of various client institutions have benefited through programmes conducted by the Institute. The Institute is also involved in conducting International Programs.

BIRD has very good ambience for academic pursuits, necessary infrastructure, learning aids including an excellent library and exclusive computer lab with internet facility. Participants are provided with single occupancy, self-contained air-conditioned rooms during the in-house programs.

For further enquiries, please feel free to contact:

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