



भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA

www.rbi.org.in

PUN.CAB.APTP.No. S379/ 09.06.002 /2025-2026

June 25, 2025

The Managing Director/Chief Executive Officer
Scheduled Commercial Banks (including RRBs and eligible UCBs)

Madam/Sir,

CEPCAB: Training of Trainers Programme on Financial Consumer Protection for Officers of RBI and Banks (August 04 to 06, 2025)

Reserve Bank of India, CAB, Pune is conducting a Training of Trainers Programme on Financial Consumer Protection for Officers of RBI and Banks from August 04 to 06, 2025, at CAB Campus, Pune under its Mission on “Consumer Education and Protection: Capacity Building of Bankers” (CEPCAB).

2. Programme Objectives: The objectives of the programme are-

- To equip the Officers of RBI Ombudsman Offices & CEPCs at ROs and trainers of banks' training establishments to conduct training programmes for frontline officers of banks in the area of consumer protection.
- To impart knowledge about
 - The extant regulatory guidelines on customer service and consumer protection
 - The Integrated Ombudsman Scheme
 - Complaint Management System
 - Digital Payment Products & Consumer protection
- To provide soft skill inputs on customer service & consumer protection

3. Venue and accommodation

The programme is residential. The arrangements regarding lodging and boarding will be made at the CAB campus, Pune. Participants may report to the CAB on the evening of the day preceding the programme and may vacate at the conclusion of the programme. Overstay and accompanying guest are not permitted.

कृषि बैंकिंग महाविद्यालय, विद्यापीठ मार्ग, पुणे - 411 016 (महाराष्ट्र) भारत

फोन : (91-020) 25538392 फैक्स : (91-020)25538959/25537089 ई-मेल : principalcab@rbi.org.in

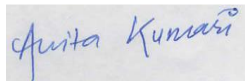
College of Agricultural Banking, University Road, Pune - 411 016 (Maharashtra) INDIA
Phone : (91-020) 25538392 Fax : (91-020) 25538959 E-mail : principalcab@rbi.org.in

हिंदी आसान है, इसका प्रयोग बढ़ाइये

- 4. Course Contents:** The broad course content of the programme is given in an Annex I.
- 5.** We request you to nominate trainers from your bank's training establishment for this programme. Nominations may please be sent to nomination.ami@rbi.org.in on or before **July 25, 2025**. The details of the participation fee are given in Annex II. **Please note that nominations shall be accepted on a First Come First Served Basis (FCFS) as seats are limited.**
- 6.** For nomination-related enquiries, you may please contact the Nomination Desk (Shri. Prathmesh Patil – Telephone No. 020 2558 2396) or through e-mail to nomination.ami@rbi.org.in

| IMPORTANT DATES | |
|-------------------------------------|-------------------------------|
| Programme Dates | August 04 to 06, 2025 |
| Last date for receipt of nomination | July 25, 2025 |
| Reporting at CAB | August 03, 2025 Evening |
| Completion of programme | 06.00 p.m. on August 06, 2025 |

Yours sincerely



(Anita Kumari)
Deputy General Manager
Programme Director
Contact: 9930195514
Email ID- anitakumari@rbi.org.in

Encl.: As above

Broad Course Content

Module I – Regulatory Guidelines on Customer Service and Consumer Protection

- Consumer Education and Protection – An overview
- RBI guidelines on KYC and Customer Service
- RBI Integrated Ombudsman Scheme

Module II – Digital Financial Services and consumer protection

- Digital Payment Products - Overview, Features & Safeguards
- RBI Guidelines on Digital Payment Services & Products – A Consumer Protection Perspective

Module III – Grievance Redress – Operational Aspects

- Resolution of complaints relating to Electronic Banking Transactions
- Root Cause Analysis of Complaints
- Complaint Management System – Functionalities & demonstration

Module IV – Behavioural Perspectives

- Role of effective communication in providing customer service and handling customer grievances

Annex II

CEPCAB: Training of Trainers Programme on Financial Consumer Protection for Officers of RBI and Banks (August 04 to 06, 2025)

Fee Structure

| Group | Type | Fees per participant | 18% GST | Total fees to be paid per participant (including GST) |
|---|-----------------|----------------------|---------|---|
| Commercial Banks and Financial Institutions | Residential | 17,600 | 3,168 | 20,768 |
| | Non-residential | 10,900 | 1,962 | 12,862 |
| Scheduled UCBs, Non-Scheduled UCBs with deposit base of more than Rs.100 crore, RRBs, LABs, State Cooperative Banks and NBFCs | Residential | 13,200 | 2,376 | 15,576 |
| | Non-residential | 8,200 | 1,476 | 9,676 |
| Non-Scheduled UCBs with deposit base of less than Rs.100 crore, SFBs, Payment Banks, Government Departments, DCCBs, NGOs, State Level FIs, Non-NBFC MFIs and Certified Credit Counsellors | Residential | 8,800 | 1,584 | 10,384 |
| | Non-residential | 5,500 | 990 | 6,490 |

Please use the programme code AMI-04082025 in Sender to Receiver Information while remitting the fee through NEFT.

PLEASE DON'T REMIT THE PAYMENT THROUGH RTGS. PLEASE MAKE THE PAYMENT BY NEFT ONLY.
In terms of section 48 of RBI Act 1934, RBI is exempted from payment of Income Tax or Super Tax on any of its Income, Profits or Gains. Nominating institutions should, therefore, not deduct TDS on the Programme Fees.



Reserve Bank of India established the College of Agricultural Banking (CAB) in 1969 to provide training inputs in Rural and Cooperative Banking. Subsequently, recognizing the changing needs of the Indian financial sector, the College expanded its scope to provide training in other areas like agricultural banking, MSME financing, Financial Inclusion & Literacy, Human Resources & Leadership, etc. From the Academic Year 2021, the College has further identified four focus areas (4 Cs), namely, Corporate Governance, Cyber Security, Consumer Protection, and Compliance Management, to build capacity amongst the bankers and financial professionals to enhance the robustness and service standards in the financial system.

The College also conducts programmes and research conferences in collaboration with various institutions. The College further conducts customized training programmes for institutions, both national and international, as per their specific requirements.

The College has been nominated as the 'Nodal Institution' for imparting training to various stakeholders of UCBs on cyber security under the Mission 'AVTU' in 2021, apart from being nominated as the Nodal Institution to impart specialised NAMCABs workshops in the area of MSME financing, since 2015.