Report to Consumer Education and Protection Department, Reserve Bank of India

Office of Internal Ombudsman (IO), Name of the Regulated Entity (RE):

_____

Report for quarter ended _____

Part A: Quarterly Reporting (For all regulated entities including Credit Information Companies)

Table I - Information pertaining to Internal Grievance Redress (IGR)

Number of Complaints received by the Regulated Entity during the quarter	Number of Complaints processed by the Regulated Entity during the quarter	Number of complaints under (B) that are rejected (Partly or Wholly) by RE	Number of complaints falling under the domain of IO under (C)	Number of complaints referred by the RE to the IO
(A)	(B)	(C)	(D)	(E)

Reasons for difference between (D) and (E) – case-wise

Table II - Information pertaining to Alternate Grievance Redress (AGR)

Number of times RBIO / AA@ sought IO comments	Number of cases not referred to IO earlier but referred to IO after information sought by RBIO / AA	Number of times AA had advised the regulated entity to refer the decision of the AA to the Board / IO	Number of Root Cause Analysis (RCA) put up by the Office of the IO to the Board	Number of suggestions of the IO accepted by the Board

@ RBIO – Reserve Bank of India Ombudsman and AA – Appellate Authority as per Reserve Bank – Integrated Ombudsman Scheme, 2021

a. **Major findings from the RCA**

b. **Details of suggestions made by the IO and accepted by the Board**

Table III - Subjective assessment (For all regulated entities including CICs)

Details of analysis and inputs on the pattern of:

(i)   Complaints received against the RE, such as entity wise (for CICs), product-wise, category-wise, consumer group-wise, geographical location-wise, any other.

Top 3 Products against complaints were received:

Product Name (eg. Credit cards)	Number of complaints received	RCA done (Yes / No)

Top 3 Consumer groups from where complaints were received:

Consumer group Name (eg. Pensioners, Proprietary firms)	Number of complaints received	RCA done (Yes / No)

Top 3 Geographical locations from where complaints were received:

Geographical locations (eg. - State name – Kerala, Odisha or West Bengal)	Number of complaints received	RCA done (Yes / No)

For CICs only:

Top five REs against which complaints were received

RE name	Number of complaints received	RCA done (Yes / No)

Any other:

1.

2.

(ii)   Complaints received in respect of REs not under the RB-IOS, 2021 (for CICs)

RE name	Number of complaints received	RCA done (Yes / No)

Part-B: Annual Reporting (For all regulated entities)

Report for year ended _____

Table – I

Number of complaints referred by the RE to the IO during the year	Number of complaints Closed by IO	Number of complaints where decision of the RE was not upheld by the IO	Number of complaints wherein the decision of the IO was rejected*	Number of decisions of the IO implemented by the RE	Number of IO decisions yet to be implemented by bank			
					1 Month	2 Months	3 Months	More than 3 Months

*To be rejected only with prior approval of the Competent Authority

Table – II

Number of complaints that should have been referred by the regulated entity to the IO during the year (as per the Directions)	Number of complaints under (A) referred by the regulated entity to the IO during the year	Out of Number of complaints under A, Number of complaints not referred to IO within twenty days	Number of complaints where the complainants were not responded to within one month of the date of filing the complaint
(A)	(B)	(C)	(D)

Major reasons that complaints are not referred to the IO:

1.

2.