



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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May 11, 2015

## **RBI advises Banks to appoint Internal Ombudsman**

The Reserve Bank of India has advised all public sector banks and some private sector and foreign banks to appoint an internal ombudsman. The internal ombudsman would be designated Chief Customer Service Officer (CCSO), it has stated. The CCSO should not have worked in the bank in which he/she is appointed as CCSO. The Reserve Bank has taken this initiative to further boost the quality of customer service and to ensure that there is undivided attention to resolution of customer complaints in banks.

While all public sector banks will have to appoint a Chief Customer Service Officer, the private sector and foreign banks which have been asked to appoint the Chief Customer Service Officers (Internal Ombudsman) are ICICI Bank Ltd., HDFC Bank Ltd., Axis Bank Ltd., Kotak Mahindra Bank Ltd., IndusInd Bank Ltd., Standard Chartered Bank, Citi Bank N.A. and HSBC Ltd. These banks have been selected on the basis of their asset size, business mix, etc.

The Reserve Bank introduced the Banking Ombudsman Scheme (BOS) in 1995 to provide an expeditious and inexpensive forum to bank customers for resolution of their complaints relating to deficiency in banking services provided by commercial banks, regional rural banks and scheduled primary co-operative banks. From a total of 11 grounds of complaints, when the BO Scheme was introduced in 1995, today, BO Scheme provides for 27 grounds of complaints/deficiencies in bank services. The Reserve Bank operates the BOS, free of cost, so as to make it accessible to all. The bank's internal ombudsman will be a forum available to bank customers for grievance redressal before they can even approach the Banking Ombudsman.

The Reserve Bank will shortly issue detailed operational guidelines to the banks.

**Press Release : 2014-2015/2374**

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