



भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA

www.rbi.org.in

PUN.CAB.APTP.No. S758 / 09.06.002 /2025-2026

September 23, 2025

The Managing Director/Chief Executive Officer
Urban Cooperative Banks

Madam/Sir,

Programme on Strengthening Grievance Redressal for officers of Urban Cooperative Banks (Online Mode)

October 13 to 15, 2025

Reserve Bank of India, CAB, Pune is conducting a 'Programme on Strengthening Grievance Redressal' for officers of Urban Cooperative Banks through online mode from October 13 to 15, 2025.

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

I. To impart knowledge about

- The extant regulatory guidelines on customer service and consumer protection
- The Integrated Ombudsman Scheme
- KYC/AML Guidelines
- Complaint Management System
- Digital Payment Products & Consumer protection

II. To provide soft skill inputs on customer service & consumer protection

3. Venue and accommodation

The programme will be conducted on CISCO WebEx platform from 09.45 a.m. to 17.30 p.m. on all days. The participants can join from any device with a camera (laptops, PC, Smartphones etc.) and a stable internet connection with good bandwidth. The details regarding joining the WebEx platform will be intimated to the participants in due course.

4. Course Contents: The broad course content of the programme is given in an Annex I.

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

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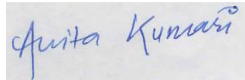
हिंदी आसान है, इसका प्रयोग बढ़ाइये

5. We request you to nominate officers in scale I to III from your bank for this programme. Nominations may please be sent to nomination.ami@rbi.org.in on or before **October 03, 2025**. The nominations shall be accepted on First Come First Served basis. **The details of the participation fee are given in Annex II.**

6. For nomination-related enquiries, you may please contact the Nomination Desk (Shri. Prathmesh Patil – Telephone No. 020 2558 2396 / Smt Sadhavi Bhatia – 9834023900) or through e-mail to nomination.ami@rbi.org.in

IMPORTANT DATES	
Programme Dates	October 13 to 15, 2025
Last date for receipt of nomination	October 03, 2025
Programme Timings	09:45 a.m. to 17:30 p.m.
Completion of programme	17:30 p.m. on October 15, 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

Programme on Strengthening Grievance Redressal for Urban Cooperative Banks October 13 to 15, 2025

Fee Structure

Group	Base Fees per participant	18% GST	Total fees to be paid per participant (including GST)
Scheduled UCBs, Non-Scheduled UCBs with deposit base of more than Rs.100 crore	₹ 4,050	₹ 729	₹ 4,779
Non-Scheduled UCBs with deposit base of less than Rs.100 crore	₹ 2,400	₹ 432	₹ 2,832

Please use the programme code [AMI-13102025](#) 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.