



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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March 17, 2025

RBI organises Annual Conference of the RBI Ombudsmen

The Reserve Bank of India (RBI) organised the Annual Conference of RBI Ombudsmen on March 17, 2025, in Mumbai. The theme of the Conference was "Transforming Grievance Redress: The AI Advantage". It was attended by Managing Directors & CEOs of major banks, Non-Banking Financial Companies, Non-bank Payment System Operators, Credit Information Companies, RBI Ombudsmen and senior officials of RBI.

Shri Sanjay Malhotra, Governor, inaugurated the Conference in the presence of the Deputy Governor, Shri Swaminathan J., Executive Directors of RBI and participants of the conference.

The Governor, in his [inaugural address](#), highlighted the significant strides in improving banking services over the years. He, however, emphasised the need for significantly enhancing customer experience so as to obviate any need for grievance redressal. He exhorted the Regulated Entities to strengthen their internal grievance redress framework to effectively address grievances at their level and avoid escalation of grievances to the RBI ombudsman. He also highlighted the need for improving the KYC processes and raising customer awareness, specially about digital frauds.

Dr. Pushpak Bhattacharyya, professor, IIT Bombay and Chair of RBI's Committee on FREE-AI, delivered the keynote address in which he highlighted the role of Large Language Models in developing efficient and scalable systems, especially in the area of customer service and grievance redress. He also underscored the potential risks and challenges in adoption of AI and emphasized the importance of responsible AI.

The Conference also had panel discussions on grievance resolution through technological transformation and adoption of a synergetic approach for strengthening customer protection.

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(Puneet Pancholy)
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