

बैंकिंग लोकपाल कार्यालय
OFFICE OF THE BANKING OMBUDSMAN
(तमिलनाडु और संघ शासित क्षेत्र पुदुचेरी एवं अंडमान व निकोबार द्वीप समूह)
(Tamil Nadu and Union Territories of Puducherry and Andaman & Nicobar Islands)

AWARENESS PROGRAMME ON RESERVE BANK INTEGRATED OMBUDSMAN SCHEME, 2021 ON DECEMBER 08, 2021 AT LOYOLA COLLEGE OF EXCELLENCE, CHENNAI

Office of the RBI Ombudsman, Chennai organized an Awareness Programme on Reserve Bank Integrated Ombudsman Scheme (RBIOS) through WebEx platform. Smt. Sharmila Sampath Kumar, Deputy Ombudsman & GM, Chennai presided over the event. The Awareness campaign was conducted for the target group of students studying in the School of Commerce and Economics in Loyola College of Excellence, Chennai. The Event was attended by more than 700 participants including 30 students (Approx.) from other countries.

The Programme commenced with an inaugural address by Smt. Sharmila Sampath Kumar, GM & Deputy Ombudsman, elucidating the changing landscapes and constantly evolving financial sector with a humongous growth of digital transactions over the years, necessitating the significance of the grievance redressal mechanism of Banks, NBFCs and System Participants. She briefly explained about the various customer protection and confidence building measures taken by the Reserve Bank of India in strengthening grievance redressal mechanism. She briefly explained the need for RBI launching the Banking Ombudsman Scheme in 1995 and the reviews done periodically and emphasized that the Scheme has been extremely successful, expeditious and cost free.

She also highlighted the recent milestone achieved in establishing Jurisdiction Neutral "One Nation One Ombudsman" scheme, covering an expansive list of grounds of complaint, inclusion of non-scheduled Urban Cooperative Banks having asset size more than 50 crore under the ambit of RBIOS 2021. She also emphasized upon the ease of lodgment of complaints upon establishment of the Centralized Receipt & Processing Centre, thereby emerging as a single point of contact along with the updated portal of CMS accessible at <https://cms.rbi.org.in>.

A team of three members from ORBIO Chennai viz., Shri. R Balaji, Manager, Smt. Swathi Komanduri, Assistant Manager and Kum. Sai Lakshmi T, Sr. Asst. made a detailed presentation to the participants covering the aspects of brief history of evolution of grievance redressal mechanism of RBI, common grounds of complaints dealt by ORBIO Chennai with respect to Banks, NBFCs and System Participants with real time examples relevant to the target audience. The session also elaborated the negative list of grounds not covered under the scheme.

भारतीय रिज़र्व बैंक भवन)॥ मंजिल, फोर्ट ग्लेसिस, पोस्ट बॉक्स नं - 40; 16, राजाजी सालै, चेन्नै - 600 001
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Reserve Bank of India Building (II Floor), Fort Glacis, Post Box No.40; 16, Rajaji Salai, Chennai – 600 001
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The Presentation gave the participants a hands-on experience on how to lodge a complaint, tracking a complaint, filing of an appeal against RBIO decision, providing feedback for a complaint. The Programme also highlighted the introduction of a Contact Centre @ 14448 available in Hindi, English and 8 regional languages, which would facilitate inquiries on alternate grievance redressal mechanism.

The participants were apprised on the lending process of NBFCs and relevant instructions issued by RBI in connection thereto. The Presentation underlined the importance attached to the loan documents to be read and understood by the borrowers carefully, failing which they shall be landing in trouble. A brief caution on the digital lending apps available at ease on mobile is also highlighted during the Programme.

The Programme highlighted the RBI Circulars useful to common persons including Limited Liability of customer in case of unauthorized transactions, Harmonization of TAT for failed transactions, CPPS, Tokenization of Card Transactions, Processing of e-mandate on cards for recurring transactions to name a few.

The presentation also gave insights to Do's and Don'ts of transacting online, steps to refrain from falling prey to the fraudulent transactions, methods of blocking the debits/stopping loss which received a positive feedback from the participants.

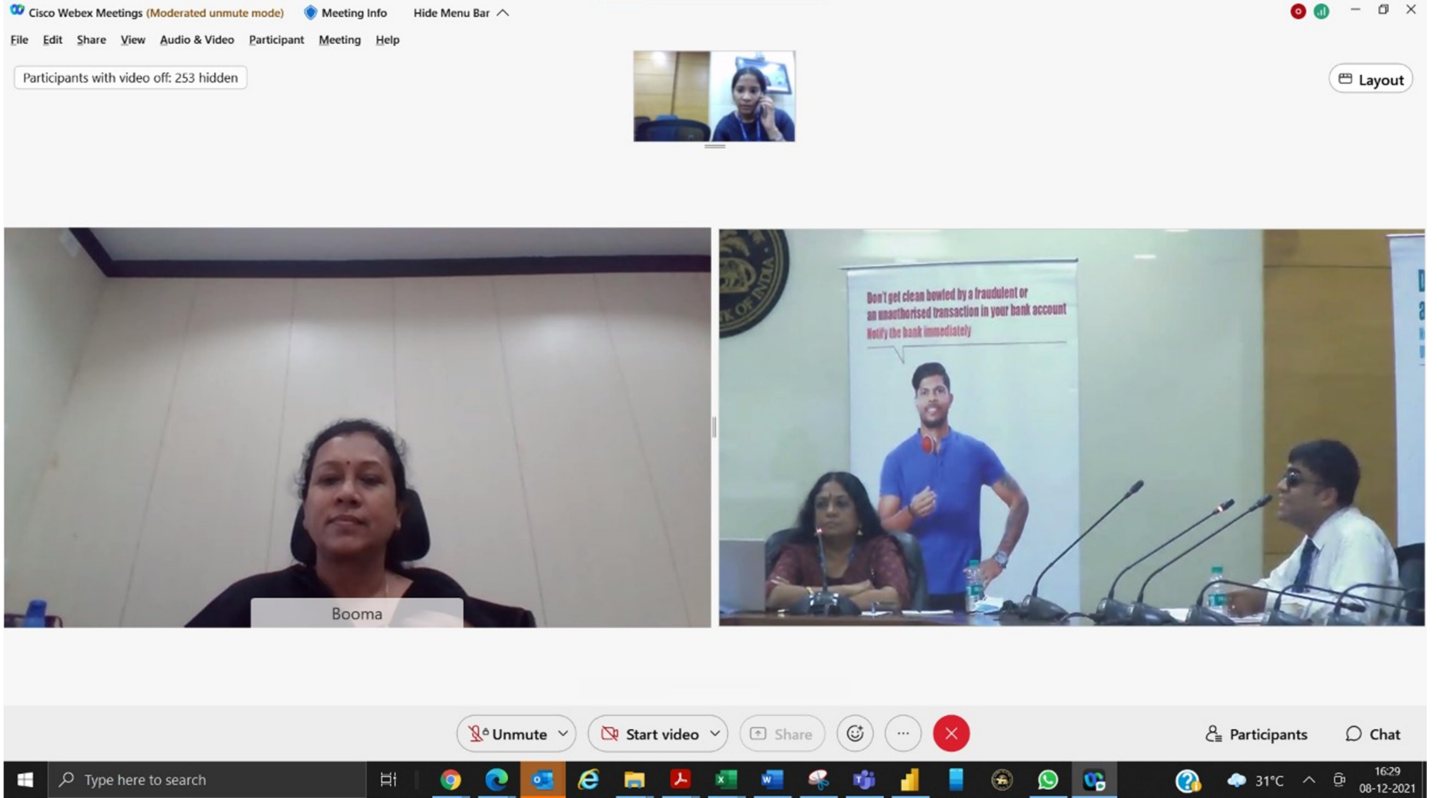
The Programme concluded with an interactive session wherein the queries of students were answered by the GMs, Smt. Sharmila Sampath Kumar, DRBIO & Smt. Booma Santhakumari, DRBIO along with the organizing team. The Awareness Meet was well received by the participants and they appreciated the Reserve Bank of India for organizing this meet. A few representative photographs of the Programme are appended.

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Snapshots from the programme



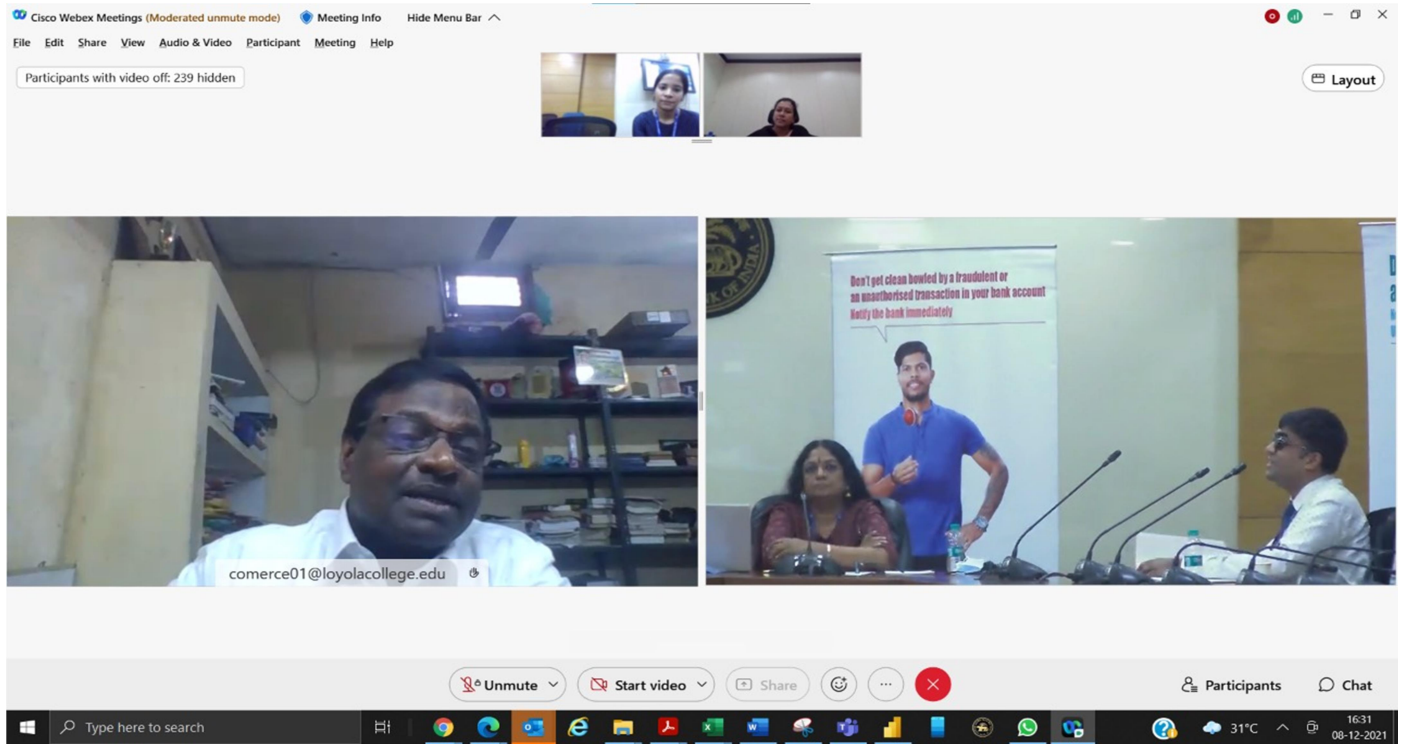
A glimpse of the presentation made & rapt attention of the participants (below)

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During the interactive session



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