

## Background:

The Internal Ombudsman (IO) mechanism was introduced by the Reserve Bank of India (RBI) as an important component of the customer grievance redressal framework in banks and NBFCs. The framework aims to strengthen internal grievance handling systems by providing an independent and objective review of complaints that have been partially or wholly rejected by the Regulated Entities (REs).

With increasing digitalisation of financial services, expansion of product offerings, and rising customer expectations, financial institutions are witnessing greater scrutiny of their customer service and grievance redressal mechanisms. In this context, the role of the Internal Ombudsman has become particularly significant in ensuring fairness, transparency, and consistency in the treatment of customer complaints. The Internal Ombudsman is expected to function with complete independence and integrity while reviewing complaints in an impartial manner and ensuring that decisions taken by the bank or NBFC are in line with regulatory guidelines, principles of natural justice, and Customer Service Charter.

Given the evolving regulatory landscape and the growing complexity of financial products and delivery channels, there is a need for Internal Ombudsmen and officials involved in grievance redressal to stay updated on regulatory expectations, emerging trends in customer complaints, best practices in dispute resolution, and effective grievance redressal frameworks.

## Objective:

The program aims to enhance the understanding of the regulatory framework governing the Internal Ombudsman mechanism in banks and NBFCs and to strengthen the effectiveness of grievance redressal systems within regulated entities. It seeks to provide insights into the evolving role and responsibilities of Internal Ombudsman, discuss emerging trends and common issues in customer complaints, and share best practices in fair, transparent, and efficient grievance handling. The program will also provide a platform for interaction with experts and practitioners to exchange perspectives on improving the functioning and independence of the Internal Ombudsman framework.

## Program Highlights:

- Grievance Redressal Frameworks: Effectiveness and Regulatory Expectations
- Rising Trend and Complaints: Need for Preventive Measures
- Role of Internal Ombudsman: Challenges & Opportunities
- Bottlenecks in Expedient Grievance Redressal
- Role of Technology in expedient Redressal of Complaints

## Participant Profile

Internal Ombudsmen of Banks and NBFCs (Including SFBs & Payment Banks)

**Date:** April 22, 2026

**Time:** 09:45 am to 05:15 pm

**Venue:** Forum & Capitol, Hotel  
Taj President, Cuffe  
Parade, Mumbai

**Type:** Non-Residential

**Fees:** Rs. 25,000/- + 18% GST

For Nomination Form please visit  
our site [www.cafral.org.in](http://www.cafral.org.in)

**Last date for filing nomination  
April 17, 2026**

## For more program details, contact:

**Shri Kamal P Patnaik**

Senior Program Director

Mob: +91 98203 30847

Email: [kamal.patnaik@cafral.org.in](mailto:kamal.patnaik@cafral.org.in)

**Ms. Pushpalata M Nadar**

Program and Relationship Manager

Mob: +91 77095 75481

Email: [pushpalata.nadar@cafral.org.in](mailto:pushpalata.nadar@cafral.org.in)

## Program Conditions

- Program fees must be paid before the program.
- Banks may depute another officer if the nominated officer is unable to attend.
- Nomination may be cancelled up to **five days** prior to the program.

**Centre for Advanced Financial  
Research and Learning (CAFRAL)**

C-8 / 8th Floor, RBI Building,  
BKC, Bandra (E),  
Mumbai – 400 051  
[www.cafral.org.in](http://www.cafral.org.in)