



भारतीय रिज़र्व बैंक RESERVE BANK OF INDIA

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PUN.CAB.APTP.No. S1132 / 09.06.002 /2025-26

December 18, 2025

The Managing Director/Chief Executive Officer
Scheduled Commercial Banks (including RRBs and Small Finance Banks)

Madam / Sir,

CEPCAB: Programme on Consumer Protection for Officers of Banks January 19 to 21, 2026

You may be aware that the College of Agricultural Banking (CAB), Pune is a training establishment of the Reserve Bank of India and is engaged in capacity building in the financial sector by providing training in various areas. Under Mission CEPCAB (Mission on Consumer Education and Protection: Capacity Building of Bankers), CAB has embarked to conduct programmes on Consumer Protection, for the officials of Regulated Entities.

Under this mission, Reserve Bank of India, CAB, Pune is conducting a **Programme on Consumer Protection for Officers of Banks** from **January 19 to 21, 2026** at CAB Campus, Pune.

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

- a) To impart knowledge about
 - The extant regulatory guidelines on customer service and consumer protection
 - The Integrated Ombudsman Scheme
 - Complaint Management System
 - Digital Payment Products & Consumer protection
- b) To provide soft skill inputs on customer service & consumer protection

3. Venue and accommodation

The programme is residential. The arrangements regarding lodging and boarding will be done at the CAB campus, Pune. Participants may report to the CAB in the evening of January 18, 2026 and may vacate on conclusion of the programme.

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
Phone : (91-020) 25538392 Fax : (91-020) 25538959 E-mail : principalcab@rbi.org.in

हिंदी आसान है, इसका प्रयोग बढ़ाइये

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

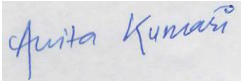
5. We request you to nominate suitable officers in scale I to III from your bank for this programme. Nominations may please be sent to nomination.ami@rbi.org.in on or before **January 09, 2026**.

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 – 9503779432 or Smt Sadhavi Bhatia – 9834023900) or through e-mail to nomination.ami@rbi.org.in

IMPORTANT DATES	
Programme Dates	January 19 to 21, 2026
Last date for receipt of nomination	January 09, 2026
Reporting at CAB	January 18, 2026
Timing	09:45 am to 05:30 pm
Completion of programme	05:30 pm on January 21, 2026

Yours sincerely



(Anita Kumari)
Deputy General Manager
Programme Director
Contact: 9930195514
Email ID- anitakumari@rbi.org.in

Encl.: As above

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

Programme on Consumer Protection for Officers of Banks

January 19 to 21, 2026

Fee Structure

Group	Type	Fees per participant (₹)	18% GST (₹)	Total fees to be paid per participant (including GST) (₹)
Commercial Banks	Residential	17,600	3,168	20,768
	Non-residential	10,900	1,962	12,862
RRBs	Residential	13,200	2,376	15,576
	Non-residential	8,200	1,476	9,676
SFBs	Residential	8,800	1,584	10,384
	Non-residential	5,500	990	6,490

Please use the programme code [AMI-19012026](#) 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.