



Annexure

Report on functioning of the Internal Ombudsman

Report for quarter ended :

Name of the Bank :

Part I: Information pertaining to the complaints referred to IO / Dy. IO

S.No	Particulars	Number	
1	Number of Internal Ombudsman (IO)		
2	Number of Deputy Internal Ombudsman (Dy.IO)		
3	Number of staff assigned to the office of the IO (excluding Dy.IO)		
4	Number of complaints pending at the end of previous quarter		
5	Number of complaints received during the quarter		
6	Of (4 & 5), number of complaints fully resolved		
7	Of (4 & 5), number of complaints partially resolved		
8	Of (4 & 5), number of complaints wholly rejected		
9	Number of complaints partially resolved or wholly rejected	(7)+(8)	
10	Number of complaints pending at the end of the quarter		
		IO	Dy. IO
11	Of (9), number of complaints referred to the IO / Dy.IO within 20 days of receipt		
12	Of (9) number of complaints referred to the IO / Dy.IO after 20 days of receipt		
13	Of (12), number of complaints referred to the IO / Dy.IO beyond 20 days due to Turnaround Time prescribed by RBI, NPCI or card networks		
14	Of (11 & 12), number of complaints where decision has been provided by IO / Dy.IO		
15	Of (14), number of complaints where IO / Dy.IO has upheld the decision of the bank		
16	Of (14), number of complaints where IO / Dy.IO has not upheld the decision of the bank		
17	Of (16), number of complaints where the decision of the IO / Dy.IO implemented by the bank		
18	Of (16), number of complaints where the decision of the IO / Dy.IO is pending for implementation		



S.No	Particulars	Number	
19	Of (16), number of complaints where the bank has disagreed with the decision of IO / Dy.IO, with the approval of the Competent Authority		
20	Number of complaints which were resolved by the RBI Ombudsman and not referred to the IO/ Dy.IO earlier		
21	Number of complaints where the decisions of the IO / Dy.IO were not upheld by the RBI Ombudsman		
22	Number of complaints in which the IO / Dy. IO sought inputs from the complainants directly for resolution of complaints		
23	Number of complaints in which the IO / Dy. IO provided compensation		

Part II: Information pertaining to Root Cause Analysis by the IO

1. Major findings from the Root Cause Analysis
2. Details of the suggestions made by the IO and accepted by the Customer Service Committee of the Board.