



EC No. 168/ DoS - 16/ 2025
Ref. No. NB.HO.DoS.Pol. / 58250 / J-1/ 2025-26

14 July 2025

The Chairman, all Regional Rural Banks
The Managing Director/ Chief Executive Officer,
All State Cooperative Banks/ District Central Cooperative Banks

Madam/Dear Sir

Establishment of Call Centre for Post-Resolution - Feedback from Complainants – Advisory from DFS, GoI

It has been observed that public complaints are increasing, while their redressal remains slow and inadequate. The Government of India has identified effective grievance redressal as a key priority and stressed the need for prompt, fair, and empathetic handling of customer complaints. Banks must ensure the availability of a robust mechanism for receiving and resolving complaints efficiently, irrespective of the source.

2. In this regard, a copy of Advisory No. 11/91/2025-BO-III dated 30 June 2025, issued by the Secretary (Financial Services), Ministry of Finance, is enclosed herewith for immediate reference and compliance. Banks are instructed to take necessary action as per the Advisory, and in particular:

- set up a call centre where feedback be taken from every complainant after resolution of the complaint and
- to submit a monthly report to DFS, GoI with details of the number of complaints resolved and the number of complainants contacted by call centre in a particular month.

3. All Regional Rural Banks (RRBs), State Cooperative Banks (StCBs), and District Central Cooperative Banks (DCCBs) are required to submit a monthly report to the concerned NABARD Regional Office in the format given below:

Name of the Bank:		Date of establishment of Call centre:				
Month	Total Number of Complaints received during the month	Total number of complaints resolved during the month	Whether feedback taken from all the complainants after resolution by the bank	Total number of complainant successfully contacted by Call Centre	Number of complainants not contacted	Feedback

4. The due date for submission of the report is 5th of every succeeding month.

5. The reporting format is being integrated into ENSURE 2.0 to enable streamlined digital submission and effective supervisory oversight. Until the integration is completed, banks are advised to continue submitting the required information in the prescribed format via email to the concerned NABARD Regional Office.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

पर्यवेक्षण विभाग

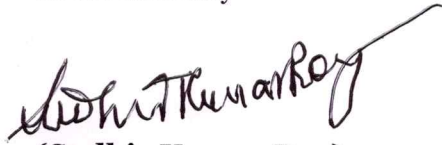
प्लॉट नं. सी-24, 'जी' ब्लॉक, बांद्रा - कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. • टेलि.: 022 6812 0039 • फैक्स : +91 22 2653 0103 • ई-मेल : dos@nabard.org

Department of Supervision

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051. • Tel.: 022 6812 0039 • Fax : +91 22 2653 0103 • E-mail : dos@nabard.org

6. The above instruction may be placed before the Board of Directors of your Bank for information, and it may be ensured that the instruction is strictly adhered to.

Yours faithfully



(Sudhir Kumar Roy)
Chief General Manager

Encl: As above

F. NO. 11/91/2025-BO-III
Government of India
Ministry of Finance
Department of Financial Services
(BO.III Section)

2nd Floor, Jeevan Deep Building,
10, Sansad Marg, New Delhi-110 001
30th June, 2025

To

The Chairman, SBI, Mumbai
The Chairman, LIC of India , Mumbai
The Managing Director & CEOs of PSBs/PSICs/FIs

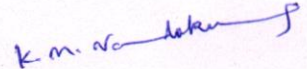
Subject: Advisory issued by Secretary (FS), in the grievances review meeting held on 30.06.2025.

Sir,

This has a reference to meeting held on 30.06.2025 to review the quality of disposal of 20 grievances under the Chairmanship of Secretary (FS) wherein the following advisories are issued:-

2. All banks and insurance companies to set up a call centre where a feedback be taken from every complainant after resolution of the complaint.
3. All banks & Insurance Companies to submit a monthly report to DFS with details of the number of complaints resolved and the number of complainants contacted by call centre in a particular month.

Yours faithfully,



(K.M. Nandakumar)
Under Secretary to the Government of India

Copy to: Insurance 2 Section (for information)