



भारतीय रिजर्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल/Email : helpdoc@rbi.org.in



संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

October 07, 2025

Reserve Bank – Integrated Ombudsman Scheme, 2021 – Inclusion of State Co-operative Banks and Central Co-operative Banks

In pursuance of the announcement made in the [Statement on Developmental and Regulatory Policies dated October 01, 2025](#), the Reserve Bank has, in exercise of the powers conferred under Section 35A of the Banking Regulation Act, 1949, issued a [Notification](#) to bring State Co-operative Banks and Central Co-operative Banks under the ambit of the Reserve Bank – Integrated Ombudsman Scheme, 2021 (the Scheme), with effect from **November 01, 2025**.

2. With this enhancement, the Scheme shall cover the following regulated entities:

- a) All Commercial Banks, Regional Rural Banks, State Co-operative Banks, Central Co-operative Banks, Scheduled Primary (Urban) Co-operative Banks, and Non-Scheduled Primary (Urban) Co-operative Banks with deposits size of ₹50 crore and above as on the date of the audited balance sheet of the previous financial year.
- b) All Non-Banking Financial Companies (excluding Housing Finance Companies) which (a) are authorised to accept deposits; or (b) have customer interface, with an assets size of ₹100 crore and above as on the date of the audited balance sheet of the previous financial year.
- c) All System Participants as defined under the Scheme.
- d) Credit Information Companies.