



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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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.

Press Release: 2025-2026/1256

(Brij Raj)  
Chief General Manager