

EXECUTIVE DIRECTOR

Reserve Bank of India
Mumbai

Reserve Bank - Integrated Ombudsman Scheme, 2021 (RB-IOS, 2021)

NOTIFICATION

Ref. CO.CEPD.PRS.No.S684/13-55-001/2025-2026

October 07, 2025

In exercise of the powers conferred under Section 35A of the Banking Regulation Act, 1949, and in partial modification of the [notification CEPD. PRD. No. S544/13.01.001/2022-23 dated August 05, 2022](#), the Reserve Bank of India, being satisfied that it is in public interest to do so, hereby directs that the State Co-operative Banks, and Central Co-operative Banks, as defined in the Banking Regulation Act, 1949, shall also be treated as a 'Regulated Entity' for the purpose of Reserve Bank - Integrated Ombudsman Scheme, 2021 (the Scheme).

2. Accordingly, the [Scheme](#) shall be applicable to State Co-operative Banks, Central Co-operative Banks, except to the extent specifically excluded under the Scheme.

3. This Notification shall come into force with effect from **November 01, 2025**.

4. With this inclusion, the Scheme covers 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; and
- d) Credit Information Companies.

(Neeraj Nigam)