



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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RBI/2025-26/207

CO.CEPD.PRS.No.S1121/13-01-008/2025-2026

February 11, 2026

All Scheduled Commercial Banks (excluding Regional Rural Banks)

Madam/ Dear Sir,

**Strengthening of Grievance Redress Mechanism in Banks – Review**

Please refer to the [circular RBI/2020-21/87 CEPD.CO.PRD.Cir.No.01/13.01.013/2020-21 on “Strengthening of Grievance Redress Mechanism in Banks” dated January 27, 2021](#).

2. The instructions contained in the above circular have since been reviewed in the light of subsequent regulatory and supervisory developments. In particular, as part of the Reserve Bank’s consolidation exercise, complaint-related disclosures have since been prescribed under the relevant Master Direction on Financial Statements: Presentation and Disclosures (Directions), dated November 28, 2025. Further, the consumer compensation framework has been strengthened through enhanced compensation limits under the [Reserve Bank–Integrated Ombudsman Scheme, 2026](#), and the [Reserve Bank of India \(Internal Ombudsman\) Directions, 2026](#) have empowered Internal Ombudsmen to recommend award of compensation. Banks’ grievance redress mechanisms are also subject to supervisory assessment and follow-up through the regular supervisory processes. Accordingly, with a view to rationalise instructions and avoid duplication, it has been decided to withdraw the [circular dated January 27, 2021](#).

3. It is clarified that this withdrawal is without prejudice to the obligations of banks to maintain an effective customer grievance redress mechanism and to continuously



strengthen their internal grievance redress systems, in terms of extant regulatory and supervisory instructions and the bank's own Board-approved policies.

4. Accordingly, the [circular dated January 27, 2021](#), stands withdrawn with immediate effect and shall be treated as repealed from the date of this circular.

Dr Neena Rohit Jain  
(Chief General Manager)