



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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August 29, 2025

## RBI imposes monetary penalty on Bandhan Bank Limited

The Reserve Bank of India (RBI) has, by an order dated August 26, 2025, imposed a monetary penalty of ₹44.70 lakh (Rupees Forty-Four Lakh and Seventy Thousand only) on Bandhan Bank Limited (the bank) for contravention of section 10(1)(b)(ii) of the Banking Regulation Act, 1949 (BR Act), and non-compliance with certain directions issued by RBI on 'Automation of Income Recognition, Asset Classification and Provisioning processes in banks'. This penalty has been imposed in exercise of powers conferred on RBI under the provisions of section 47 A (1) (c) read with section 46 (4) of the BR Act.

The Statutory Inspection for Supervisory Evaluation of the bank was conducted by RBI with reference to its financial position as on March 31, 2024. Based on supervisory findings of non-compliance with RBI directions and related correspondence in that regard, a notice was issued to the bank advising it to show cause as to why penalty should not be imposed on it for its failure to comply with the said RBI directions.

After considering the bank's reply to the notice and oral submissions made during the personal hearing, RBI found that the following charges against the bank were sustained, warranting imposition of monetary penalty:

- i) The bank paid remuneration in the form of commission to certain employees; and
- ii) The bank had carried out manual intervention through back-end in respect of data of certain accounts and had not captured the audit trails / logs of access with specific user details in the system.

The action is based on deficiencies in statutory and regulatory compliance and is not intended to pronounce upon the validity of any transaction or agreement entered into by the bank with its customers. Further, imposition of monetary penalty is without prejudice to any other action that may be initiated by RBI against the bank.