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RBI Penalties PDF for RBI Assistant Mains 2026

RBI Penalties - December 2025

S.No	Bank/Entity Name	Penalty Amount	Reason for Penalty	Relevant Provisions	Legal
1	Valuecorp Securities & Finance Limited	₹2.40 lakh	Non-submission of credit data to CICs, improper loan transfer, failure in UCIC assignment, lack of risk categorisation	Section 25(1)(iii) & 23(4) of CIC Act, 2005; Section 58G(1)(b) & 58B(5)(aa) of RBI Act, 1934	
2	Kolhapur District Central Co-operative Bank Ltd.	₹2.10 lakh	Loan sanctioned to company where bank director was guarantor	Section 20 r/w Section 56 of Banking Regulation Act, 1949; Section 47A(1)(c), 46(4)(i)	
3	District Co-operative Central Bank Ltd., Warangal	₹1 lakh	Sanctioned director-related loans	Section 20 r/w Section 56 of BR Act, 1949	
4	Salem Urban Co-operative Bank Ltd.	₹50,000	Violated norms on compromise settlements and cooling period	Section 47A(1)(c), 46(4)(i), 56 of BR Act, 1949	
5	Kotak Mahindra Bank Ltd.	₹61.95 lakh	Multiple BSBD accounts, BC activity violations, incorrect CIC reporting	Section 47A(1)(c), 46(4)(i) of BR Act; Section 25 & 23 of CIC Act, 2005	
6	Arakonam Co-operative Urban Bank Ltd.	₹2.50 lakh	Failure in statutory reserve transfer, excess loans, KYC violations	Section 17 r/w 56 of BR Act, 1949; Section 47A(1)(c), 46(4)(i)	
7	Tamilnadu Circle Postal Co-operative	₹50,000	Advances to non-members without meeting FSWM criteria	Section 47A(1)(c), 46(4)(i), 56 of BR Act, 1949	

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	Bank Ltd.			
8	Kovilpatti Co-operative Urban Bank Ltd.	₹1 lakh	Share capital refund and loans despite low CRAR	Section 47A(1)(c), 46(4)(i), 56 of BR Act, 1949
9	Co-operative Urban Bank Ltd., Parlakhemundi	₹13,000	Unauthorized capital expenditure, failure to submit CIC data	Section 47A(1)(c), 46(4)(i), 56 of BR Act; Section 25 & 23 of CIC Act
10	Yavatmal Co-operative Bank Ltd.	₹2.25 lakh	Excess loans, failure to report wilful defaulters	Section 47A(1)(c), 46(4)(i), 56 of BR Act; Section 25 & 23 of CIC Act
11	Assam Co-operative Apex Bank Ltd.	₹50,000	Failure in periodic KYC risk review	Section 47A(1)(c), 46(4)(i), 56 of BR Act
12	Pattukottai Co-operative Urban Bank Ltd.	₹1.50 lakh	Failure in reserve transfer, excess loans, delayed CKYCR upload	Section 17 of BR Act; Section 47A(1)(c), 46(4)(i), 56
13	Bansal Credits Limited	₹6.20 lakh	No system for monitoring suspicious transactions, CKYCR failure	Section 58G(1)(b), 58B(5)(aa) of RBI Act, 1934
14	Keertana Finserv Limited	₹3.10 lakh	No prior RBI approval for director appointment/change in management	Section 58G(1)(b), 58B(5)(aa) of RBI Act, 1934
15	Truhome Finance Limited	₹3.10 lakh	Failure to obtain PAN/Form 60 in loan accounts	Section 52A of National Housing Bank Act, 1987
16	Kallidaikurichi	₹50,000	Refund of share capital	Section 47A(1)(c),

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	Co-operative Urban Bank Ltd.		despite low CRAR	46(4)(i), 56 of BR Act
17	Arni Co-operative Town Bank Ltd.	₹2 lakh	Multiple violations: excess loans, CRAR issues, gold loan limits	Section 47A(1)(c), 46(4)(i), 56 of BR Act

RBI Penalties - January 2026

S.No	Bank/Entity Name	Penalty Amount	Reason for Penalty	Relevant Legal Provisions
1	Northern Arc Capital Limited	₹2.70 lakh	Failure to implement IT system for identifying/reporting suspicious transactions (KYC lapse)	Section 58G(1)(b) read with Section 58B(5)(aa) of RBI Act, 1934
2	Rajapur Urban Co-operative Bank Ltd., Maharashtra	₹50,000	Loan sanctioned to relative of a director	Section 47A(1)(c) read with Sections 46(4)(i) & 56 of Banking Regulation Act, 1949
3	Sri Satya Sai Nagrik Sahakari Bank Maryadit, Bhopal	₹1 lakh	Breach of prudential inter-bank exposure & counterparty exposure limits	Section 47A(1)(c) read with Sections 46(4)(i) & 56 of Banking Regulation Act, 1949
4	Shri Kanyaka Nagari Sahakari Bank Ltd.,	₹8 lakh	Loans to builders/contractors partly used for land acquisition	Section 47A(1)(c) read with Sections 46(4)(i) & 56 of Banking Regulation Act, 1949

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	Chandrapur			
5	Pimpri Chinchwad Sahakari Bank Maryadit, Maharashtra	₹2.10 lakh	Breach of prescribed limit on unsecured advances	Section 47A(1)(c) read with Sections 46(4)(i) & 56 of Banking Regulation Act
6	VSJ Investments Private Limited, Mumbai	₹80,000	Acquisition of loan from an ineligible entity	Section 58G(1)(b) read with Section 58B(5)(aa) of RBI Act, 1934
7	The Nandura Urban Co- operative Bank Ltd., Maharashtra	₹1 lakh	Loans sanctioned beyond regulatory limits to nominal members	Section 47A(1)(c) read with Sections 46(4)(i) & 56 of Banking Regulation Act, 1949
8	Pinnacle Capital Solutions Private Limited, Jharkhand	₹1 lakh	Default Loss Guarantee exceeded 5% cap in digital lending	Section 58G(1)(b) read with Section 58B(5)(aa) of RBI Act, 1934
9	Sankhya Financial Services Private Limited, Mumbai	₹40,000	Assignment of NPA to an ineligible entity	Section 58G(1)(b) read with Section 58B(5)(aa) of RBI Act, 1934
10	Shaha Finlease Private Limited,	₹10,000	No periodic review system for Fair Practices Code compliance	Section 58G(1)(b) read with Section 58B(5)(aa) of RBI Act, 1934

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	Mumbai			
11	Jila Sahakari Bank Limited, Mau, Uttar Pradesh	₹2 lakh	Failure in KYC periodic review & updation of customer records	Section 47A(1)(c) read with Sections 46(4)(i) & 56 of Banking Regulation Act

RBI Penalties - February 2026

S.No	Bank/Entity Name	Penalty Amount	Reason for Penalty	Relevant Legal Provisions
1	Mahindra & Mahindra Financial Services Ltd.	₹11.50 lakh	Foreclosure charges without agreement clause; failure in Internal Ombudsman complaint handling	Sec 58G(1)(b) r/w Sec 58B(5)(aa), RBI Act 1934
2	Mahbubnagar District Co-op Central Bank Ltd.	₹1 lakh	Director-related loan sanctioned	Sec 47A(1)(c) r/w Sec 46(4)(i), 56 BR Act 1949
3	Guntur Women Co-op Urban Bank Ltd.	₹50,000	Failure to upload KYC data to CKYCR	Sec 47A(1)(c) r/w Sec 46(4)(i), 56 BR Act
4	Belagavi District Central Co-op Bank Ltd.	₹2 lakh	Director loan; excess gold loan limit; CRE loan violation	Sec 47A(1)(c) r/w Sec 46(4)(i), 56 BR Act
5	Prakasapuram Co-op Urban Bank Ltd.	₹50,000	Dividend paid from past accumulated profits	Sec 47A(1)(c) r/w Sec 46(4)(i), 56 BR Act
6	Vita Merchants	₹3.10 lakh	Loans beyond limit; no communication	Sec 47A(1)(c) r/w Sec 46(4)(i), 56 BR Act

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	Co-op Bank Ltd.		of penal charges	
7	UCO Bank	₹38.60 lakh	No interest on savings; no SHG reporting; locker rent not refunded	Sec 47A(1)(c) r/w Sec 46(4)(i), 51(1) BR Act + CIC Act 2005
8	Matoshri Mahila Sahakari Bank Ltd.	₹40,000	No periodic risk categorisation review (KYC lapse)	Sec 47A(1)(c) r/w Sec 46(4)(i), 56 BR Act
9	CSB Bank Ltd.	₹63.60 lakh	Unauthorized BC activities; undisclosed charges to customers	Sec 47A(1)(c) r/w Sec 46(4)(i) BR Act
10	IIFL Finance Ltd.	₹5.30 lakh	Failure to classify NPAs correctly	Sec 58G(1)(b) r/w Sec 58B(5)(aa), RBI Act
11	Navi Finserv Ltd.	₹3.80 lakh	Improper recovery practices (timing & communication)	Sec 58G(1)(b) r/w Sec 58B(5)(aa), RBI Act
12	Bank of Maharashtra	₹32.50 lakh	No SHG reporting; failure to identify beneficial owners	Sec 47A(1)(c) BR Act + CIC Act 2005
13	DCB Bank Ltd.	₹29.60 lakh	LTV ratio breach in gold loans	Sec 47A(1)(c) r/w Sec 46(4)(i) BR Act
14	Berhampur Co-op Urban Bank Ltd.	₹2 lakh	Exposure limit breach	Sec 47A(1)(c) r/w Sec 46(4)(i), 56 BR Act
15	Ganganagar Kendriya Sahkari Bank Ltd.	₹3 lakh	KYC periodic review & updation failure	Sec 47A(1)(c) r/w Sec 46(4)(i), 56 BR Act
16	Bharat Co-op	₹15 lakh	No interest on	Sec 47A(1)(c) r/w Sec

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	Bank (Mumbai) Ltd.		premature term deposit withdrawal	46(4)(i), 56 BR Act
17	Daund Urban Co-op Bank Ltd.	₹5,000	Failure to submit credit info to CICs	CIC Act 2005 Sec 25 r/w Sec 23
18	Jeypore Co-op Urban Bank Ltd.	₹2 lakh	Exposure limit breach	Sec 47A(1)(c) r/w Sec 46(4)(i), 56 BR Act
19	Agartala Co-op Urban Bank Ltd.	₹2 lakh	Exposure limit breach	Sec 47A(1)(c) r/w Sec 46(4)(i), 56 BR Act
20	Vinayaka Capsec Pvt. Ltd.	₹1 lakh	No RBI approval for >26% shareholding change	Sec 58G(1)(b) r/w Sec 58B(5)(aa), RBI Act
21	Jaipur Central Co-op Bank Ltd.	₹1 lakh	No periodic risk categorisation review (KYC lapse)	Sec 47A(1)(c) r/w Sec 46(4)(i), 56 BR Act
22	Jilla Sahkari Bank Ltd., Kanpur	₹3 lakh	No periodic risk categorisation review (KYC lapse)	Sec 47A(1)(c) r/w Sec 46(4)(i), 56 BR Act

RBI Penalties - March 2026

S.No	Bank/Entity Name	Penalty Amount	Reason for Penalty	Relevant Legal Provisions
1	Airtel Payments Bank Ltd.	₹31.80 lakh	Non-disclosure of complaints in financial statements	Sec 47A(1)(c) r/w Sec 46(4)(i), BR Act
2	Davanagere District Central Co-op Bank Ltd.	₹1.50 lakh	Shareholding violation; multiple CIF; KYC upload failure	Sec 47A(1)(c) r/w Sec 46(4)(i), 56 BR Act
3	Nagar Sahakari	₹3 lakh	Director loans; NPA	Sec 47A(1)(c) r/w Sec

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	Bank Ltd., Etawah		misclassification; exposure breach; KYC lapse	46(4)(i), 56 BR Act
4	Union Bank of India	₹95.40 lakh	Delay in reversing unauthorised txn; no 24x7 reporting; IRAC manual override	Sec 47A(1)(c) r/w Sec 46(4)(i), 51(1) BR Act
5	Bank of India	₹58.50 lakh	Charges in small PSL loans; no interest on matured TDR	Sec 47A(1)(c) r/w Sec 46(4)(i), 51(1) BR Act
6	Pine Labs Ltd.	₹3.10 lakh	Issued PPIs without full KYC	Sec 30(1) r/w Sec 26(6), PSS Act 2007
7	Central Bank of India	₹63.60 lakh	KYC upload delay; multiple BSBDA accounts	Sec 47A(1)(c) r/w Sec 46(4)(i), 51(1) BR Act
8	Tanur Co-op Urban Bank Ltd.	₹50,000	KYC upload failure	Sec 47A(1)(c) r/w Sec 46(4)(i), 56 BR Act
9	Kodagu District Central Co-op Bank Ltd.	₹1 lakh	Director-related loan	Sec 47A(1)(c) r/w Sec 46(4)(i), 56 BR Act
10	Mysore & Chamarajnagar DCC Bank Ltd.	₹1 lakh	Shareholding violation; KYC upload delay	Sec 47A(1)(c) r/w Sec 46(4)(i), 56 BR Act
11	Vedvyas Finance Pvt. Ltd.	₹30,000	No RBI approval for director appointment change	Sec 58G(1)(b) r/w Sec 58B(5)(aa), RBI Act
12	Loknete R.D. Appa Kshirsagar Sahakari Bank Ltd.	₹30,000	Loans to directors; info not furnished to RBI	Sec 47A(1)(a),(c) r/w Sec 46(2),(4) BR Act
13	Pali District	₹50,000	No periodic KYC risk	Sec 47A(1)(c) r/w Sec

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	Central Co-op Bank Ltd.		review	46(4)(i), 56 BR Act
14	HSBC	₹31.80 lakh	No UDRN; no searchable unclaimed deposit database	Sec 47A(1)(c) r/w Sec 46(4)(i) BR Act
15	Cashfree Payments India Pvt. Ltd.	₹3.10 lakh	Improper escrow debit	Sec 30(1) r/w Sec 26(6), PSS Act
16	Manappuram Finance Ltd.	₹2.70 lakh	No deferral of variable pay	Sec 58G(1)(b) r/w Sec 58B(5)(aa), RBI Act
17	Walchandnagar Sahakari Bank Ltd.	₹50,000	No periodic KYC risk review	Sec 47A(1)(c) r/w Sec 46(4)(i), 56 BR Act
18	Pallikonda Co-op Urban Bank Ltd.	₹30,000	CRAR breach; exposure & lending violations	Sec 47A(1)(c) r/w Sec 46(4)(i), 56 BR Act
19	Maanaveeya Development & Finance Pvt. Ltd.	₹3.10 lakh	No RBI approval for director changes	Sec 58G(1)(b) r/w Sec 58B(5)(aa), RBI Act
20	Samruddhi Sahakari Bank Ltd.	₹10,000	Failure to submit credit data to CICs	Sec 25, CIC Act 2005

RBI Penalties - April 2026

S.No	Bank/Entity Name	Penalty Amount	Reason For Penalty	Relevant Legal Provisions
1	Exclusive Capital Limited	₹10.30 lakh	Breach of leverage ratio limits; failure to file	Section 58G(1)(b) read with Section

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			supervisory returns and balance sheet within timelines	58B(5)(aa) of RBI Act, 1934
2	Dr. Panjabrao Deshmukh Urban Cooperative Bank Ltd., Amravati	₹1.09 lakh	Breach of exposure limits for non-SLR investments; excess NEFT charges	Section 47A(1)(c) read with Sections 46(4)(i) & 56 of Banking Regulation Act, 1949 and Section 30(1) read with Section 26(6) of Payment and Settlement Systems Act, 2007
3	The Himachal Pradesh State Co-operative Bank Ltd.	₹7.50 lakh	Failure to conduct periodic review of risk categorisation of accounts under KYC norms	Section 47A(1)(c) read with Sections 46(4)(i) & 56 of Banking Regulation Act, 1949
4	Hardoi Jilla Sahkari Bank Ltd., Uttar Pradesh	₹1 lakh	Failure to conduct periodic review of risk	Section 47A(1)(c) read with Sections

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			categorisation of accounts under KYC norms	46(4)(i) & 56 of Banking Regulation Act, 1949
5	Ebix Payment Services Private Limited	₹80,000	Failure to carry out risk categorisation of customers under KYC norms	Section 30(1) read with Section 26(6) of Payment and Settlement Systems Act, 2007
6	Dr. Babasaheb Ambedkar Nagari Sahakari Bank Ltd., Aurangabad	₹80,000	Breach of regulatory ceiling on advances; offering higher deposit interest rates in violation of SAF directions	Section 47A(1)(c) read with Sections 46(4)(i) & 56 of Banking Regulation Act, 1949
7	Bandhan Bank Limited	₹41.80 lakh	Failure to review risk categorisation periodically; sanctioning director-related loans	Section 47A(1)(c) read with Section 46(4) of Banking Regulation Act, 1949
8	Muthoot Housing Finance Company	₹80,000	Failure to disclose risk gradation approach and	Section 52A of National Housing Bank Act, 1987

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	Limited		rationale for differential interest rates	
9	Janakalyan Sahakari Bank Limited, Mumbai	₹3.30 lakh	Breach of prudential exposure limit for group borrowers	Section 47A(1)(c) read with Sections 46(4)(i) & 56 of Banking Regulation Act, 1949

