प्रेस प्रकाशनी PRESS RELEASE

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
वेबसाइट : www.rbi.org.in/hindi
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August 14, 2026

Reserve Bank of India imposes monetary penalty on IndusInd Bank Limited

The Reserve Bank of India (RBI) has, by an order dated August 14, 2026, imposed a monetary penalty of ₹59.20 lakh (Rupees Fifty-Nine lakh twenty thousand only) on IndusInd Bank Limited (the bank) for non-compliance with certain provisions of directions issued by RBI on ‘Interest Rate on Deposits’ and ‘Securitisation of Standard Assets’. This penalty has been imposed in exercise of powers conferred on RBI under the provisions of section 47A(1)(c) read with section 46(4)(i) of the Banking Regulation Act, 1949.

The Statutory Inspection for Supervisory Evaluation of the bank was conducted by RBI with reference to its financial position as on March 31, 2025. Based on supervisory findings of non-compliance with the provisions of 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 failure to comply with the said provisions of RBI directions.

After considering the bank’s reply to the notice, additional submissions made by it 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 interest on deposits held in certain current accounts; and

(ii) The bank undertook activities in the nature of ‘Synthetic Securitisation’.

The action is based on deficiencies in 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 this monetary penalty is without prejudice to any other action that may be initiated by RBI against the bank.

(Brij Raj)
Chief General Manager

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