



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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September 05, 2025

RBI imposes monetary penalty on The Rohika Central Co-operative Bank Limited, Bihar

The Reserve Bank of India (RBI) has, by an order dated September 02, 2025, imposed a monetary penalty of ₹5.50 lakh (Rupees Five Lakh Fifty Thousand only) on The Rohika Central Co-operative Bank Limited, Bihar (the bank) for contravention of provisions of Section 9 read with Section 56 of the Banking Regulation Act, 1949 (BR Act) and non-compliance with certain directions issued by RBI on 'Membership of Credit Information Companies (CICs) by Co-operative Banks' and '[Know Your Customer \(KYC\)](#)'. This penalty has been imposed in exercise of powers conferred on RBI under the provisions of Section 47A(1)(c) read with Sections 46(4)(i) and 56 of the BR Act and Section 25 read with Section 23 of the Credit Information Companies (Regulation) Act, 2005.

The statutory inspection of the bank was conducted by National Bank for Agriculture and Rural Development (NABARD), with reference to its financial position as on March 31, 2024. Based on supervisory findings of contravention of statutory provisions / 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 provisions and directions. After considering the bank's reply to the notice and oral submissions made during the personal hearing, RBI found, *inter alia*, that the following charges against the bank were sustained, warranting imposition of monetary penalty:

The bank had failed to:

- dispose of certain Non-Banking Assets within the prescribed period;
- submit credit information of its customers to all the four Credit Information Companies; and
- upload KYC records of customers onto Central KYC Records Registry (CKYCR) within the prescribed timeline.

This action is based on deficiency 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.

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(Puneet Pancholy)
Chief General Manager