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वेबसाइट : www.rbi.org.in/hindi

Website : www.rbi.org.in

ई-मेल/email : helpdoc@rbi.org.in



संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

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Report of the Committee to develop a Framework for Responsible and Ethical Enablement of Artificial Intelligence (FREE-AI) in the Financial Sector

In pursuance to the announcement made in the [Statement on Developmental and Regulatory Policies](#) released along with the [Monetary Policy Statement dated December 06, 2024](#), the Reserve Bank of India had set up the committee to develop a Framework for Responsible and Ethical Enablement of Artificial Intelligence (FREE-AI) in the Financial Sector on [December 26, 2024](#).

2. The Committee, after extensive deliberations with diverse stakeholders, has since submitted its [report](#) and the same is being placed on the RBI website.

3. The report sets out a framework to guide the use of AI in the financial sector, aiming to harness its potential while safeguarding against associated risks. The Committee has developed 7 *Sutras* to serve as the foundational principles for AI adoption. Guided by the 7 *Sutras*, the Committee has recommended a forward-looking approach, containing 26 actionable recommendations under six strategic pillars. The report envisions a financial ecosystem where encouraging innovation is in harmony, and not at odds, with mitigation of risk.

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(Puneet Pancholy)
Chief General Manager