



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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February 13, 2026

RBI imposes monetary penalty on DCB Bank Limited

The Reserve Bank of India (RBI) has, by an order dated February 06, 2026, imposed a monetary penalty of ₹29.60 lakh (Rupees Twenty Nine Lakh Sixty Thousand only) on DCB Bank Limited (the bank) for non-compliance with certain directions issued by RBI on loans extended against pledge of gold ornaments and jewellery for non-agricultural end uses. 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 (ISE 2025) of the bank was conducted by RBI with reference to its financial position as on March 31, 2025. Based on the supervisory findings of non-compliance with the provisions of RBI, 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 of RBI.

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 charge against the bank was sustained, warranting imposition of monetary penalty:

The bank failed to maintain the prescribed loan-to-value (LTV) ratio in certain non-agricultural gold loan accounts during the tenure of such loans.

The action is based on deficiencies in statutory 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.

Press Release: 2025-2026/2115

(Brij Raj)
Chief General Manager