



Bankers' Books Evidence Act, 2026 to come into force from 1st October 2026

The Act modernises the legal framework for use of banking records as evidence

Simplified and standardised certification to facilitate use of banking records in legal proceedings

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The Government has consistently pursued reforms to strengthen the banking and financial sector, promote ease of doing business and modernise the legal and regulatory framework in line with the evolving needs of the economy. With banking practices and technology evolving rapidly, laws governing banking records also need to keep pace with these changes.

The **Bankers' Books Evidence Act, 2026**, which received the assent of the President on **13th August 2026**, replaces the Bankers' Books Evidence Act, 1891 and provides for a modern framework for the use of banking records as evidence in line with contemporary banking practices.

The notification dated **10th September 2026** (*Gazette Notification link attached below*) appoints **1st October 2026** as the date on which the provisions of the Act will come into force.

The Act adopts a **technology-neutral approach** by recognising banking records maintained in **physical, electronic, digital, virtual, cloud-based and other contemporary forms**. It also provides for **simplified and standardised certification of banking records**, including through manual, digital or electronic signatures.

Greater clarity has also been provided **on the summoning of bank officials** where the bank is not a party to the proceedings, with a **"special cause" to be recorded in writing by the Court** for such summoning.

Further, the **Central Government may extend the provisions to specified financial sector entities or classes of entities**, allowing the framework to cater to the evolving financial landscape.

These reforms reflect the Government's continued commitment to modernising laws in line with technological advancements and evolving economic needs, promoting ease of doing business and strengthening a modern and efficient financial system.

Link for Gazette Notification dated **10th September, 2026**:

[https://egazette.gov.in/\(S\(0v51umtjulhvflhxyeripblv\)\)/ViewPDF.aspx](https://egazette.gov.in/(S(0v51umtjulhvflhxyeripblv))/ViewPDF.aspx)

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SR/AD

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