Bankers' Books Evidence Bill, 2026

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Why in News?

Recently, Lok Sabha passed the Bankers' Books Evidence Bill, 2026 by voice vote amid Opposition protests. The Bill repeals and replaces the Bankers' Books Evidence Act, 1891.

Bankers' Books Evidence Act, 1891.

- The **1891 Act** allowed certified copies of bank records as evidence.
- It was framed when records were mainly physical, now outdated.

Key Provisions of Bankers' Books Evidence Bill, 2026

- **Expanded Definition –** Bankers' books to include physical, electronic, digital, virtual, cloud-based records.
- **Authentication –** Standardised certificate formats and authentication by manual or digital or electronic signature and to recognise admissibility of electronic bank records**.**
- **Admissibility –** Electronic records recognised as valid evidence; producible in physical or electronic form.
- **Government Power –** Centre can extend law to other financial entities via notification.
- **Special Cause –** Courts may compel bank officers to produce records or testify in cases where bank is not a party.

Reference

[NDTV | Bankers' Books Evidence Bill]