



**भारतीय रिज़र्व बैंक**  
**RESERVE BANK OF INDIA**

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**RBI imposes monetary penalty on Hinduja Housing Finance Limited**

The Reserve Bank of India (RBI) has, by an order dated April 27, 2026, imposed a monetary penalty of ₹1.80 lakh (Rupees One lakh eighty thousand only) on Hinduja Housing Finance Limited (the company) for non-compliance with certain directions issued by RBI, relating to 'Governance'. This penalty has been imposed in exercise of powers conferred on RBI under Section 52A of the National Housing Bank Act, 1987.

The statutory inspection of the company was conducted by RBI with reference to its financial position as on March 31, 2025. Based on the supervisory findings of non-compliance with RBI directions and related correspondence in that regard, a notice was issued to the company advising it to show cause as to why penalty should not be imposed on it for failure to comply with the said directions.

After considering the company's reply to the notice and oral submissions made during the personal hearing, RBI found, *inter alia*, that the following charge against the company was sustained, warranting imposition of monetary penalty:

The company had failed to take prior written permission of the RBI for effecting change in management, resulting in change of more than 30 per cent of its directors, excluding independent directors.

This action is based on deficiencies in regulatory compliance and is not intended to pronounce upon the validity of any transaction or agreement entered into by the company with its customers. Further, imposition of this monetary penalty is without prejudice to any other action that may be initiated by RBI against the company.

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(Brij Raj)  
Chief General Manager