

प्रेस प्रकाशनी PRESS RELEASE



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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January 22, 2026

RBI imposes monetary penalty on VSJ Investments Private Limited, Mumbai, Maharashtra

The Reserve Bank of India (RBI) has, by an order dated January 20, 2026, imposed a monetary penalty of ₹80,000/- (Rupees Eighty Thousand only) on VSJ Investments Private Limited, Mumbai, Maharashtra (the company), for non-compliance with certain directions issued by RBI on 'Transfer of Loan Exposures'. This penalty has been imposed in exercise of powers conferred on RBI under Section 58G(1)(b) read with Section 58B(5)(aa) of the Reserve Bank of India Act, 1934.

An analysis of documents and the assignment agreement executed by the company with an unregulated entity, carried out by RBI revealed non-compliance with the RBI directions. Based on the same, a notice was issued to the company advising it to show cause as to why penalty should not be imposed on it for its failure to comply with RBI directions. After considering the company's reply to the notice and oral submissions made during the personal hearing, RBI found, that the following charge against the company was sustained, warranting imposition of monetary penalty:

The company had acquired a loan from an ineligible entity.

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 monetary penalty is without prejudice to any other action that may be initiated by RBI against the company.

Press Release: 2025-2026/1970

(Brij Raj)
Chief General Manager