



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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December 05, 2025

RBI imposes monetary penalty on Truhome Finance Limited

The Reserve Bank of India (RBI) has, by an order dated December 03, 2025, imposed a monetary penalty of ₹3,10,000/- (Rupees Three Lakh Ten Thousand only) on Truhome Finance Limited (formerly known as Shriram Housing Finance Limited) (the company) for non-compliance with certain provisions of the [Reserve Bank of India \(Know Your Customer \(KYC\)\) Directions issued by RBI](#). 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 the National Housing Bank with reference to its financial position as on March 31, 2024. 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 its failure to comply with the said directions.

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

The company failed to obtain Permanent Account Number (PAN) or equivalent e-document thereof or Form No. 60 in certain loan accounts.

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. Further, imposition of this monetary penalty is without prejudice to any other action that may be initiated by RBI against the company.

Press Release: 2025-2026/1647

(Brij Raj)
Chief General Manager