

2018-19

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|----|---------------------------------------------------|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| 1  | Dewan Housing Finance Corporation Limited         | 09/08/18   | Non-compliance with the provisions of para 27(2) of the Housing Finance Companies (NHB) Directions, 2010                                                                                       | 65000  |
| 2  | Piramal Housing Finance Limited                   | 10/08/18   | Contraventions of the provisions of Housing Finance Companies- Approval of Acquisition or Transfer of Control (NHB) Directions, 2016                                                           | 5000   |
| 3  | Saral Home Finance Limited                        | 19/09/2018 | Non Submission of Annual Return (Schedule – I) and Half- yearly Return (Schedule-II) as on March 31, 2018                                                                                      | 2000   |
| 4  | Indiabulls Housing Finance Limited                | 08/10/2018 | Contravention of Paragraph 31(2)(b) of the Housing Finance Companies (NHB) Directions, 2010 – Non classification of Investment as Capital Market Exposure                                      | 5000   |
| 5  | Orange City Housing Finance Limited               | 10/10/2018 | Non Submission of Annual Return (Schedule – I) and Half- yearly Return (Schedule-II) as on March 31, 2018                                                                                      | 2000   |
| 6  | Fasttrack Housing Finance Limited                 | 10/10/2018 | Non-compliance with the provisions of Paragraph 44 of the Housing Finance Companies (NHB) Directions, 2010 – Delayed submission of Schedule-I Return & Schedule-II Return as on March 31, 2018 | 2000   |
| 7  | KIFS Housing Finance Private Limited              | 15/10/2018 | Non-compliance with the provisions of Paragraph 44 of the Housing Finance Companies (NHB) Directions, 2010 – Delayed submission of Schedule-I Return & Schedule-II Return as on March 31, 2018 | 2000   |
| 8  | Swagat Housing Finance Limited                    | 26/10/2018 | Contravention of Paragraph 22 & 28 of Housing Finance Companies (NHB) Directions, 2010 and Policy Circular No. 33                                                                              | 15000  |
| 9  | North East Region Housing Finance Company Limited | 28/11/2018 | Non-submission of the responses to the Inspection Observations with reference to its position as on 31-03-2016 and Non-submission of various Regulatory Returns                                | 173000 |
| 10 | Canfin Homes Ltd                                  | 09/01/2019 | Contravention of Section 32 of the NHB Act, 1987 and the Fair Practice Code issued by NHB.                                                                                                     | 5000   |

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| 11 | Navarathna Housing Finance Ltd                      | 23/01/2019 | Non-submission of information regarding opening of branches                                                                                                 | 16000     |
| 12 | GIC Housing Finance Ltd                             | 25/01/2019 | Non- compliance with the provisions of para 2(1)(v) of the provisions of the Housing Finance Companies (NHB) Directions, 2010                               | 34,15,000 |
| 13 | LIC Housing Finance Limited                         | 30/01/2019 | Contravention of Income Recognition, Asset Classification, Provisioning Norms and Disclosure in Balance Sheet                                               | 2,60,000  |
| 14 | Hinduja Housing Finance Limited                     | 25/03/2019 | Non- compliance of credit concentration norm as required under Paragraph 32 (1) of the provisions of the Housing Finance Companies (NHB) Directions, 2010 . | 15000     |
| 15 | LIC Housing Finance Limited                         | 11/04/2019 | Non- compliance with the Fair Practice Code for HFCs                                                                                                        | 10000     |
| 16 | Panthoibi Housing Finance Company Limited           | 25/04/2019 | Non-intimation of Opening of Branches & Non-reporting of Intangible Assets in Annual Report of 2016-17                                                      | 13000     |
| 17 | Muthoot Homefin (India) Limited                     | 03/05/2019 | Non-Intimation of Opening of Branches to National Housing Bank                                                                                              | 20000     |
| 18 | Swarna Pragati Housing Microfinance Private Limited | 24/05/2019 | Delayed/non-submission of Statutory Returns and non-adherence to HFCs (NHB) Directions, 2010 and HFCs - Auditor's Report (NHB) Directions, 2016             | 9000      |

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 Housing Finance Company with its customers.