

MRO/DOS/DAK/2024/03875  
December 13, 2024

To,  
All Registered Housing Finance Companies


Madam/Sir,

**Separation of Roles of Chief Compliance Officer (CCO) & Company Secretary (CS)**

This is with reference to our earlier letter bearing ref. no. MRO/DOS/DAK/2024/03456 dated September 20, 2024.

2. To enhance the overall effectiveness of the Compliance Function the HFCs are advised not to allow the Company Secretary (CS) to act as Chief Compliance Officer (CCO) for HFC and vice-versa.
3. Accordingly, the HFCs are required to ensure the compliance of this advisory latest by December 31, 2024 and submit the compliance thereof.

Yours faithfully,

  
(S.K. Padhi)  
General Manager  
Department of Supervision

