



राष्ट्रीय
आवास बैंक
NATIONAL
HOUSING BANK

MRO/DOS/DOC/2026/05157
March 05,2026

To,
All Registered Housing Finance Companies

Madam/Sir,

Advisory with regard to the Reserve Bank of India (Non-Banking Financial Companies - Know Your Customer) Directions, 2025

With reference to the Reserve Bank of India (Non-Banking Financial Companies - Know Your Customer) Directions, 2025, the following non-compliances have been observed in number of Housing Finance Companies (HFCs) during supervisory inspections:

- 1) Para 63 - Delay in uploading KYC Records into the Central KYC Records Registry (CKYCR).
- 2) Para 42 - Delay in periodic Updation of KYC.
- 3) Non-adherence to Customer Identification Procedures (CIP).

2. In this regard, all HFCs are hereby advised to strictly ensure meticulous compliance with the prescribed Reserve Bank of India (Non-Banking Financial Companies - Know Your Customer) Directions, 2025.

3. HFCs are also required to remain aware of any changes or updates issued by the Reserve Bank of India (RBI) to the relevant Directions and ensure that all revised requirements are complied with in a timely manner.

Yours faithfully,

S Seal

(Sourav Seal)
General Manager
Department of Supervision



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“बैंक हिन्दी में पत्राचार का स्वागत करता है”