

HO/DoS/DoC/2026/05473
July 17, 2026



To
All Registered Housing Finance Companies

Madam/Sir,

Advisory regarding Data Submitted to the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI)

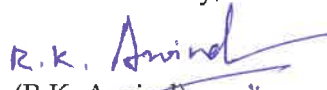
Reference is invited to Para 213 of Reserve Bank of India (Housing Finance Companies) Directions, 2025 and Chapter VII of Reserve Bank of India (Non-Banking Financial Companies – Credit Risk Management) Directions, 2025. In this regard, it is informed that under the provisions of Section 23 of the SARFAESI Act, every transaction of creation of security interest is required to be filed with the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI).

CERSAI has flagged various issues with respect to quality and accuracy of data being submitted by Housing Finance Companies (HFCs). A summary of the issues is given below-

- The registry has received large number of requests for rectification of data related to security interest registered by HFCs due to incorrect information relating to borrowers, property details, addresses, and security interests being entered in CERSAI records;
- Details such as addresses, names, or property particulars of persons who have not availed any loan facility are incorrectly recorded;
- Financial institutions routinely rely upon CERSAI searches before sanctioning loans. If a secured creditor has entered incorrect borrower or property details, subsequent lenders may be unable to identify the existing charge;
- Inaccurate registrations can lead to disputes regarding ownership, priority of charges, enforcement proceedings, and SARFAESI actions. Such errors also affect the reliability and credibility of the registry as a public notice mechanism;

In view of the above, all HFCs are advised to ensure meticulous compliance with the extant regulations issued by Reserve Bank of India, establish appropriate internal controls and carry out periodic reconciliation to identify and rectify any discrepancies in data reported to CERSAI.

Yours faithfully,


(R.K. Arvind)
Deputy General Manager
Department of Supervision



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