



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001

Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

January 08, 2026

RBI imposes monetary penalty on Pinnacle Capital Solutions Private Limited, Jharkhand

The Reserve Bank of India (RBI) has, by an order dated December 9, 2025, imposed a monetary penalty of ₹1 lakh (Rupees One Lakh only) on Pinnacle Capital Solutions Private Limited, Jharkhand (the company) for non-compliance with certain directions issued by RBI on 'Default Loss Guarantee (DLG) in Digital Lending'. This penalty has been imposed in exercise of powers conferred on RBI under the provisions of Section 58G(1)(b) read with Section 58B(5)(aa) of the Reserve Bank of India Act, 1934.

The scrutiny of the company with regard to its digital lending operations was conducted by RBI. Based on 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 and oral submissions made during the personal hearing, RBI found, *inter alia*, that the following charge against the company was sustained, warranting imposition of monetary penalty:

The company had obtained a Default Loss Guarantee from Lending Service Provider, which exceeded five per cent of the amount of outstanding loan portfolio.

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

Press Release: 2025-2026/1884

(Brij Raj)
Chief General Manager



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January 05, 2026

RBI imposes monetary penalty on Shaha Finlease Private Limited, Mumbai

The Reserve Bank of India (RBI) has, by an order dated January 02, 2026, imposed a monetary penalty of ₹10,000/- (Rupees Ten Thousand only) on Shaha Finlease Private Limited, Mumbai (the company), for non-compliance with certain directions issued by RBI on 'Fair Practices Code'. This penalty has been imposed in exercise of powers conferred on RBI under Section 58G(1)(b) read with Section 58B(5)(aa) of the Reserve Bank of India Act, 1934.

The onsite scrutiny of the company was conducted by RBI. Based on 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 RBI directions on 'Fair Practices Code'. After considering the company's reply to the notice, additional submissions made by it and oral submissions made during the personal hearing, RBI found, *inter alia*, that the following charge against the company was sustained, warranting imposition of monetary penalty:

The company failed to put in place a system of periodical review of compliance of the 'Fair Practices Code'.

This action is based on deficiencies in regulatory compliance and is not intended to pronounce upon the validity of any transaction or agreement entered by the company with its customers. Further, imposition of monetary penalty is without prejudice to any other action that may be initiated by RBI against the company.

Press Release: 2025-2026/1853

(Brij Raj)
Chief General Manager



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January 05, 2026

RBI imposes monetary penalty on Sankhya Financial Services Private Limited, Mumbai

The Reserve Bank of India (RBI) has, by an order dated December 29, 2025, imposed a monetary penalty of ₹40,000 (Rupees Forty Thousand only) on Sankhya Financial Services Private Limited (the company) for non-compliance with certain directions issued by RBI on 'Guidelines on purchase/sale of non-performing assets'. This penalty has been imposed in exercise of powers conferred on RBI under clause (b) of sub-section (1) of Section 58G read with clause (aa) of sub-section (5) of Section 58B of the Reserve Bank of India Act, 1934.

A scrutiny of the company carried out by the RBI in the context of a complaint relating to assignment of stressed assets to an ineligible entity, revealed non-compliance with RBI directions. Based on the same, 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 and oral submissions made during the personal hearing, RBI found, that the following charge against the company was sustained, warranting imposition of monetary penalty:

The company had assigned a non-performing asset to an ineligible entity.

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

Press Release: 2025-2026/1854

(Brij Raj)
Chief General Manager