



भारतीय रिजर्व बैंक
RESERVE BANK OF INDIA

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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.

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(Brij Raj)
Chief General Manager