

**FORMAT FOR APPLICATION FOR GRANT OF REFINANCE
FOR LOANS GRANTED TO THE VICTIMS OF TSUNAMI**

To,
Refinance Operations Department
National Housing Bank,
New Delhi - 110003

Sir,

Refinance Assistance for Housing in the Tsunami affected Areas

We hereby apply for Refinance in respect of individual housing loans disbursed by us in the Tsunami affected Areas during the period _____ to _____. The details of the claim are as under :

1. Loan size for which refinance is being claimed **[tick (√) any one option]**

(a) Loans upto Rs.2,00,000 given for construction or purchase of housing units

(b) Loans upto Rs.50,000 given for repairs & upgradation of existing housing units

2. Whether moratorium of 2 years is applied for **[Y/N]**
(**Separate claims forms** to be submitted for with-moratorium and without-moratorium claims)

(a) Whether moratorium of 2 years on payment of principal is applied for **[Y/N]**

(b) Whether moratorium of 2 years on payment of interest is applied for **[Y/N]**

[The option of moratorium is available only in case of loans where the HFC has extended a similar facility to the ultimate borrower. The principal *plus* capitalized interest at the end of moratorium period should not exceed the individual loan size specified above]

3. (Name of HFC) has been sanctioned refinance limit of Rs..... for the year 200.-..... (July to June) out of which an amount of Rs..... has already been availed by us.

4. Out of the balance limit, refinance of Rs.____ is being claimed in respect of _____ accounts.

5. The above amount may be released for a period of _____ years (not exceeding 15 years including moratorium period of 2 years, where applicable)

6. The Weighted Average Period of Loans (WAPOL) of the individual loans included in this claim is _____ years.

7. We certify that

- a) The particulars are true and correct as per the books of account and record. The housing loans granted to the constituents have been utilised by them for the purpose for which the loans have been granted. The loans included in the refinance application have been advanced to people whose residential properties have suffered damage in the Tsunami affected States and UTs as notified from time to time.
- b) The amount of refinance from NHB as also the amount of refinance now being claimed does not exceed the aggregate amount of eligible housing loans disbursed to the ultimate beneficiaries.
- c) Disbursement made during the past twelve months only have been included in the claim. The disbursements included under this claim have been made against sanctions made on or after 01-01-2005.
- d) The refinance sought is in respect of housing loans granted as per the eligibility criteria prescribed under the captioned scheme and the proposal conforms to the general policy and principles laid down and communicated to us from time to time, by NHB. We assume full responsibility in regard to the loans extended under the scheme.
- e) Refinance has not been claimed earlier in respect of the amounts included in the present claim.
- f) We have informed to our respective branches about loans which have been included in the refinance claim and the loan files will be made available to officials of NHB for verification.

8. We undertake to repay the refinance as per the repayment schedule furnished by NHB.

9. The refinance amount may please be paid in to our current account No. _____ maintained with _____ [Name of the Bank/Branch/Place]

Yours faithfully,

Place :

Date :

Authorised Signatory

Name :

Designation :