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???

Ref. No.

Date:

The General Manager,  
Refinance Operations Department,  
National Housing Bank  
Core 5A, 4<sup>th</sup> floor, India Habitat Centre  
Lodi Road, New Delhi - 110003

Dear Sirs,

**Request for financial assistance under NHB's scheme for providing Refinance Assistance to Scheduled Banks**

We ..... (bank) hereby apply for financial assistance to the extent of Rs. .... in respect of finance provided / to be provided by us to our constituents for housing under the captioned scheme. We hereby confirm that our bank has sanctioned and disbursed / will sanction and disburse loans to the extent of Rs..... under the said scheme.

2. We are enclosing a certified copy of the necessary authority\* to borrow the said financial assistance as envisaged in the Scheme.

Yours faithfully,

For and on behalf of ..... (name of Bank)

(Authorised Signatory)

*\* Authority in the form of Resolution passed by the Board of Directors of the Bank in the form prescribed by NHB.*

**Statement of disbursement of housing loans**

***Housing loan outstanding as on 31<sup>st</sup> March of the previous year:***

[Amount in Rs./Lakh]

	Amount disbursed during the previous year *	Outstanding at the end of the year
<b><u>Direct Housing Finance</u></b> Individuals		
<b><u>Indirect Housing Finance</u>**</b> To HFCs		
<b>Total</b>		

Notes

\* Only principal amount to be included here

\*\* Indirect housing finance provided by banks by way of investment in bonds of NHB and HUDCO should not be included here

**NHB-ROD[UCB]-03***Classification of Housing Loans*

[Rs./Lakh]

Housing loans**	YEARS*					
	As on 31 <sup>st</sup> March of .....		As on 31 <sup>st</sup> March of .....		As on 31 <sup>st</sup> March of .....	
	Amt	% to total housing loan	Amt	% to total housing loan	Amt	% to total housing loan
Standard Housing loans						
Sub-standard Housing loans						
Doubtful Housing loans						
Loss Housing loans						
Total Housing loans		100		100		100

\* Information in respect of last three consecutive financial years is to be provided.

\*\* Information to be furnished above should be in respect of entire housing loan portfolio and not only those refinanced by NHB.

**DRAFT FORMAT OF RESOLUTION TO BE PASSED BY THE BOARD OF THE  
BORROWING SCHEDULED BANK FOR EXECUTION OF AGREEMENT  
(applicable to banks which have not taken refinance earlier)**

Resolved;

1. That the ..... (name of bank) do borrow from the National Housing Bank (hereinafter referred to as "the Housing Bank") under its refinance scheme applicable to Scheduled Banks by way of refinance for the purpose of promoting housing in the country on the terms and conditions set out in the draft Memorandum of Agreement forwarded by the Housing Bank with its letter No. .... dated ....., a copy whereof duly authenticated by the Chairman has been circulated to the Members of the Board.
2. That the draft Memorandum of Agreement forwarded by the Housing Bank with its letter no. .... dated ..... be and is hereby approved and Shri..... and Shri ..... (name and designation) be and is hereby authorised to execute the Memorandum of Agreement under their signature duly witnessed.
3. That Shri ....., director / official and Shri ..... director / official be and are hereby authorised severally to borrow an amount up to Rs..... with or without security from the Housing Bank by way of refinance for the aforesaid purposes from time to time upon the terms and conditions set out in the said Memorandum of Agreement with such modifications as might have been agreed to on behalf of the Bank and accept and convey acceptance on behalf of the Bank to the Housing Bank to the letters of sanction that may be issued by the Housing Bank from time to time in connection with the said borrowings.
4. That the following officials of the Bank
  - (i) .....
  - (ii) .....
  - (iii) .....

be and are hereby authorised severally to execute on behalf of the Bank and in favour of the Housing Bank such other deeds and documents, promissory notes, declarations and other writings whatsoever as the Housing Bank may require from time to time in connection with the aforesaid borrowings by way of refinance and generally to do or cause to be done such other acts, deeds and things as may be required by the Housing Bank in connection with the said borrowings.

**DRAFT FORMAT OF RESOLUTION TO BE PASSED BY THE BOARD OF THE  
BORROWING SCHEDULED BANK (which has taken refinance earlier)**

Resolved that the \_\_\_\_\_\*do  
borrow from the National Housing Bank [hereinafter referred to as "the Housing Bank"]  
by way of refinance or otherwise for the purpose of housing loans extended / to be  
extended by it, from time to time, a sum of Rs.....

2. RESOLVED FURTHER THAT the power to borrow from the Housing Bank for the  
aforesaid purpose be and is hereby delegated to the following officers severally, namely:

I. \_\_\_\_\_[Name & Designation]

II. \_\_\_\_\_[Name & Designation]

III. \_\_\_\_\_[Name & Designation]

3. RESOLVED FURTHER THAT the aforesaid Officers be and are hereby authorised  
severally to convey acceptance of the terms and conditions of the said borrowings from  
NHB on behalf of the Bank and to execute in favour of the Housing Bank, promissory  
notes, agreements, declarations and such other documents including statements and  
returns as may be required by the Housing Bank in connection with the said  
borrowings and generally to do or cause to be done such other acts, deeds and things  
as may be required by the Housing Bank in connection with the said borrowings.

\* Name of the bank

LETTER OF AUTHORITY TO BE EXECUTED BY A SCHEDULED BANK TO THE  
RESERVE BANK OF INDIA FOR DEBITING THEIR CURRENT ACCOUNT

Place :

Date :

The Manager,  
Reserve Bank of India

\_\_\_\_\_

Dear Sir,

Our Current A/c No./ Nos. \_\_\_\_\_ with the Reserve Bank of India at  
\_\_\_\_\_.

The National Housing Bank (hereinafter referred to as the Housing Bank) has agreed to provide financial assistance under the provisions of the National Housing Bank Act, 1987 and the accommodation sanctioned by them will be effective from ..... The relevant Clauses of the General Agreement executed in this regard stipulate, inter alia, that the Housing Bank shall be authorised by us to require you to debit our above Current Account/s with you in the event of default committed by us in the repayment of the principal instalments of any loan or loans drawn by us under the refinance / financial assistance sanctioned to us as also in the payment of interest due thereon, on the due dates, with such sums representing the principal amount or interest due thereon as may be in default by us and remit the same to the Housing Bank in such manner as they may require by debit to our Current Account/s maintained with you (the extracts of Clauses 8 and 11 are enclosed).

2. Accordingly, we hereby authorise and request you that as and when a written requisition is received by you from the Housing Bank and notwithstanding any dispute that may exist or arise between us and the Housing Bank, you may without reference to us, debit our Current Account/s with such sums as may be specified by the Housing Bank in its written request and pay the same to the Housing Bank in such manner as they desire.

3. We agree to the fact that the Housing Bank has approached you in writing for debiting our Current Account/s with you shall be a conclusive proof that default has arisen in respect of payment of dues by us to the Housing Bank and it shall not be necessary for us to admit to the fact of such default by means of a separate advice to the Housing Bank.

4. This letter of authority shall not be revoked by us except with the prior concurrence of the Housing Bank and you may act upon this authority until such time this authority is revoked.

5. Please acknowledge receipt of this letter and also return the duplicate copy thereof duly confirmed by you to the Housing Bank at New Delhi.

Yours faithfully

For and on behalf of the \_\_\_\_\_  
Authorised official \_\_\_\_\_

Confirmation of the Reserve Bank of India on the duplicate copy of the letter of authority.

Returned to the National Housing Bank, New Delhi.

The Reserve Bank of India hereby agrees to comply with the requisitions as may be issued by the National Housing Bank, from time to time, in terms of the above letter of authority

For Reserve Bank of India

Authorised official

Place:

[Official Seal]

Date:

FORMAT OF APPLICATION FOR DRAWING REFINANCE

Refinance Operations Department,  
National Housing Bank,  
Core 5A, India Habitat Centre,  
Lodi Road, New Delhi-110 003.

Sir,

**Refinance Assistance to Scheduled Primary (Urban) Co-operative Banks  
for their lending for Housing**

<b>Year</b>	<b>2005-06</b> (July - June)
<b>Index no. of claim *</b>	(LT - 05-06) - ____

1.	Loan size for which refinance is being claimed [tick (v) any one option]														
	(a) Loans upto Rs.15 lakhs* given in rural areas and eligible for refinance under Golden Jubilee Rural Housing Refinance Scheme, 1997 (GJRHRS) (*applicable in respect of loans disbursed on or after 18-11-2004. For loans disbursed before 18-11-2004, earlier ceiling of Rs.10 lakhs shall apply).	<input type="checkbox"/>													
	(b) Loans upto Rs.40 lakhs, other than (a)	<input type="checkbox"/>													
2.	Name of Scheduled Bank														
3.	Limit Sanctioned for the Year														
4.	Limit Utilized														
5.	Limit Available														
6.	Scheme (Regular / GJRHRS)														
7.	Present Claim:														
	<table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Particular</th> <th>No. of Loan Accounts</th> <th>Amount (in lakhs)</th> </tr> </thead> <tbody> <tr> <td>a)</td> <td>Individual Housing Loans outstanding in the books of the bank as on _____</td> <td></td> <td></td> </tr> <tr> <td>b)</td> <td>Refinance Claimed under the present claim*</td> <td></td> <td></td> </tr> </tbody> </table>	Sr. No.	Particular	No. of Loan Accounts	Amount (in lakhs)	a)	Individual Housing Loans outstanding in the books of the bank as on _____			b)	Refinance Claimed under the present claim*				
Sr. No.	Particular	No. of Loan Accounts	Amount (in lakhs)												
a)	Individual Housing Loans outstanding in the books of the bank as on _____														
b)	Refinance Claimed under the present claim*														
	* Refinance will not be claimed for outstanding loans against which funds has already been sought from NHB or any other institution														
8.	Interest Type Opted (Fixed / Floating)														
9.	Duration of Refinance (1 to 10) years (Note: Principal will be repaid equated quarterly instalments and interest will be paid every quarter)														

10. We undertake that :

- a) All housing loan details pertaining to the above claim is available at the HO.
- b) All information/statements as may be required by NHB from time to time shall be submitted promptly.
- c) The housing loans granted to the constituents have been utilised by them for the purpose for which the loans have been granted.
- d) No refinance/finance has been taken against these loans from NHB or any other institution and these loan accounts would remain unencumbered during the pendency of refinance.
- e) The housing loans covered under NHB refinance are classified as Standard Assets as defined under RBI guidelines.
- f) The loan disbursed in rural areas for which refinance is being sought under the Golden Jubilee Rural Housing Refinance Scheme has been properly classified and the location of the dwelling unit is as covered by the 1991 census.
- g) 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.
- h) We will properly identify all loans for which financial assistance is obtained from NHB and maintain a list of all such loans. All information pertaining to such accounts will be kept readily available with us. Individual housing loans once flagged against NHB's refinance will never be changed without prior sanction of NHB as long as they are in the books of Banks and they will be distinctly identifiable. List of such book debts would be submitted to NHB on demand. Further, the branches will be having the list of NHB refinanced loans at their end for easy identification during inspection.

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

12. 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

**Note**

1. Numerical serial no. of the present claim is to be entered. It may be noted that index no. of claim will be a running series starting from 1 to be reset at the beginning of every year (July to June). e.g. If three other claims under the regular scheme have already been sent to NHB during the year 2005-06 (July to June) and the present claim is the fourth claim of the year, the Index no. of claim should be entered as (LT - 05-06) - 4. Claims made under the Regular and GJRHS schemes will carry the same running series.
2. Separate applications are required for refinance under Golden Jubilee Rural Housing Refinance Scheme and for other loans.
3. Separate applications are required for refinance in respect of direct loans and indirect loans.

4. Similarly, separate applications are required for refinance on floating and fixed rate of interest and for different repayment period.
5. The repayment period opted by Banks in respect of refinance for indirect loans should not be more than the weighted average unexpired maturity of such loans.
6. Rural area is the area comprised in any village including the area comprised in any town, the population of which does not exceed 50,000 as per the 1991 census.