

NHB(ND)/ROD/HFC/Refinance Circular 13/2014  
Dated : 19-06-2014



To All Eligible Housing Finance Companies,

Madam / Sir,

**Refinance Circular No. 13/2013-14**

**Refinance Scheme for Installation of  
Solar Water Heating and Solar Lighting Equipments in Homes  
- Revision in Interest Rates & Loan Size**

1. The interest rates & loan size on refinance extended under the **Refinance Scheme for Installation of Solar Water Heating and Solar Lighting Equipments in Homes** have been revised. The revised rates & loan size, which shall be applicable on all refinance disbursements made under the Scheme on or after the date of this circular, are as under :

|                         | Revised Interest Rates |                | Maximum Loan Size Per Unit |
|-------------------------|------------------------|----------------|----------------------------|
|                         | Interest Rate          | On Lending Cap |                            |
| Loan eligible under RHF | 7.10%                  | 9.60%          | ₹1,00,000                  |
| Non RHF Loans           | 7.35%                  | NA             |                            |

2. The loans in respect of which refinance is claimed under the Rural Housing Fund (RHF) will have to conform to the locational and beneficiary criteria as well as the on-lending cap prescribed under the RHF.
3. All other terms and conditions under the Refinance Scheme for Installation of Solar Water Heating and Solar Lighting Equipments in Homes as applicable to Housing Finance Companies as communicated from time to time shall continue to be applicable.

Yours faithfully,

(V. Vaideswaran)  
Deputy General Manager  
Refinance Operations

भारतीय रिज़र्व बैंक के संपूर्ण स्वामित्व में  
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