

Dated: 24-03-2014

To All Regional Rural Banks,

Sir,

**Refinance Circular No. 09/2013-14**  
**Golden Jubilee Rural Housing Refinance Scheme - Interest Rates**

1. With a view to supporting the efforts of the Regional Rural Banks in providing housing finance in rural areas, the National Housing Bank is offering refinance at special interest rate under its Golden Jubilee Rural Housing Refinance Scheme for a limited period of time, as under :

Scheme	Golden Jubilee Rural Housing Refinance Scheme (GJRHRS)
Interest rate	8.50% per annum fixed Interest will be compounded monthly and paid quarterly
Resets	None (the rate will be fixed for entire tenure of refinance)
Tenure of refinance	5 years to 15 years
Maximum size of loans eligible for refinance under the Scheme	₹15 lakhs
Validity	Till 30-06-2014

2. The above special interest rate shall be available on refinance extended under GJRHRS on or before 30<sup>th</sup> June, 2014.
3. All other terms and conditions under the Golden Jubilee Rural Housing Refinance Scheme as applicable to Regional Rural Banks as communicated from time to time shall continue to be applicable.

Kindly acknowledge receipt.

Yours faithfully,

Sd/-  
(A.P. Saxena)  
Deputy General Manager  
Refinance Operations