

**By Speed Post/E-mail**

NHB (ND)/DRS/Pol. No. 45 / /2011-2012

January 19 , 2012

All Registered Housing Finance Companies

Dear Sir,

**Definition of Public Deposit, Commercial Real Estate Provisioning requirement,  
Modification in HFC:DIR-I etc.- Amendment of HFC (NHB) Directions, 2010**

The Housing Finance Companies (NHB) Directions, 2010 have been amended with immediate effect, as under:

**1. Amendment of paragraph 2**

In paragraph 2 of the principal Directions, in sub-paragraph (1), in clause (y), -

- (a) in sub-clause (ii), for the words “the Overseas Economic Cooperation Fund(OECF), the words “ Japan Bank for International Cooperation (JBIC)”, shall be substituted.
- (b) after sub-clause (x), the following sub-clause shall be inserted, namely:-  
“(xi) any amount received by issuance of commercial paper, in accordance with the guidelines issued by the Reserve Bank of India, vide Circular No. IECD.3/08.15.01/2000-2001 dated October 10, 2000”.

**2. Amendment of Paragraph 28**

In paragraph 28 of the principal Directions, in sub-paragraph (1), in clause (iv), for sub-clause (b), the following shall be substituted, namely:

*(b) Standard Assets in 1.00% on the total outstanding amount of such loans.  
respect of commercial real  
estates (office buildings,  
retail space, multi-purpose  
commercial premises,  
multi-family residential  
buildings, multi-tenanted  
commercial premises,  
industrial or warehouse  
space, hotels, land  
acquisition, development  
and construction etc.)*

*(c) Standard Assets in A general provision of 0.4% of the total outstanding  
respect of all loans other amount of loans which are standard assets shall be  
than (a) & (b) above. made*





(C)

**Disbursements during the Financial Year**  
**[For purchase of old/existing houses (Resale)]**

(Amount in lakhs of Rupees)

Category/size of housing loans (Rs.)	Item Code	Urban		Rural		Total		Of Which to				Repaid during the year	Outstanding as on March 31, ___	Gross Non-performing Assets as on March 31, ___
								Sch.Caste		Sch.Tribe				
		No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
upto Rs. 2,00,000	471													
Above Rs. 2,00,000 and upto Rs. 500,000	472													
Above Rs. 500,000 and upto Rs. 10,00,000	473													
Above Rs. 10,00,000 and upto Rs. 15,00,000	474													
Above Rs. 15,00,000 and upto Rs. 25,00,000	475													
Above Rs. 25,00,000	476													
<b>Sub-total</b>	<b>470</b>													
Grand Total * (450+460+470)	480													

\*Note: Please note that the Grand Total (item code 480) of Column 14 should be equal to Item Code 411 of Part 4.

(D)

**Disbursements during the Financial Year**  
**Statement of Housing Loans to 'Individuals' (Item Code 411 of Part-4)**  
**[State-wise information of individual housing loans]**











		No.	Amt											
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Upto Rs 3 lakh	497.1													
Above Rs 3 lakh and upto Rs 5lakh	497.2													
Grand Total **** (497.1+497.2)	<b>497</b>													

\*\*\*\* Note: Please note that the Total (item code 497) of Column 14 should be equal to total (Item Code 496) of column 12

### PART 4.5

#### Consolidated Statement on Total Housing Loan Disbursement during the Financial Year

(Amount in Lakhs of Rupees)

Item No.	Particulars	Amount
1	Housing Loan to Individuals	
2	Housing Loan to Builders	
3	Housing Loan to Corporate Bodies and Others	
4	Grand Total	

Please ensure compliance.

Yours faithfully,



(V.Rajan)

Deputy General Manager

Department of Regulation and Supervision