



राष्ट्रीय
आवास बैंक
NATIONAL
HOUSING BANK

By Speed Post

NHB (ND)/DRS/Misc -Cir No. 3/ 3986/2010-11

April 7, 2011

TO ALL REGISTERED HOUSING FINANCE COMPANIES (HFCs)

Madam/ Dear Sir,

**The Housing Finance Companies (NHB) Directions, 2010:
Submission of Returns**

As you are aware that National Housing Bank has issued the revised Housing Finance Companies (NHB) Directions, 2010 as published and notified it in the Gazette of India, dated June 26 - July 2, 2010, after incorporating the amendments affected in the earlier Directions, 2001 till May, 2010. The updated version of the captioned Directions is available on our Bank's website. Further, a copy of the same was also sent to all registered HFCs for their reference. Thereafter, amendments on Loan to Value (LTV) Ratio, Risk Weight and Provisioning Norms were made in the said Directions vide Notification No. NHB.HFC.DIR.2/CMD/2010 dated 24th December, 2010 and published. A copy of said notification was also circulated to all HFCs, for ensuring compliance.

2. However, it is observed that in some cases, HFCs have submitted their returns in the old format, instead of using the new format prescribed in the said Directions. Further, it is also observed that information furnished in the return by certain HFCs were incomplete, either on account of deficiency in data or omission of certain part of the format/enclosures. It is advised that all HFCs may exercise due care in submission of returns and provide complete information by strictly adhering to the specified formats provided as per the captioned Directions.

3. It may please be noted that the updated format of all returns are available on our Bank's website.

4. Kindly acknowledge receipt.

Yours faithfully,

(V. Rajan)

Deputy General Manager

Department of Regulation and Supervision

भारतीय रिजर्व बैंक के संपूर्ण स्वामित्व में
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