

NHB (ND)/ROD/Refinance Circular No.2/2022
December 27, 2022

To,

All Eligible Primary Lending Institutions

Madam/Sir,

Concessions under the Regular Refinance Scheme

As part of continued celebration of "Azadi ka Amrit Mahotsav", NHB has decided to extend the concessions offered earlier for the selected categories on fresh disbursements till September 30, 2023. However, considering the importance of credit flow to certain focus segments an **increased concession of 100 bps** is being offered to the Primary Lending Institutions till the above-mentioned period as under:

	Concession	Applicable Concession	NHB Corpus under the concession categories (₹ crore)
A	Rural Loans	25 bps	7,500
	Loans upto ₹ 10 lakh	25 bps	
	Loans to Women	25 bps	
	Loans to 3 rd gender / disabled / differently abled	25 bps	
	Loans to SCs / STs	30 bps	
B	Loans for green housing	100 bps	2,000
C	Aspirational Districts as circulated by Niti Aayog	100 bps	3,000
	North Eastern States	100 bps	
	Jammu & Kashmir, Ladakh	100 bps	

Notes:

- Only one concession at a time will be available
- In case of loans to women, concession will be available where the woman is owner / co-owner of financed property
- In case of loans to 3rd gender, disabled or differently abled persons, concession will be available where the beneficiary is owner / co-owner of financed property
- In case of loans for green housing, concession will be available for loans certified by green rating agencies viz. GRIHA, IGBC etc. (4 or above star/Platinum or Gold star)
- This special discount in refinance rates is available for one year period and the resets under Category A would be made at 10/ 15 bps and under Categories B & C at 25 bps

Yours faithfully,


(Vineet Singhal)
General Manager