

NHB (ND)/ROD/ HFC/Refinance Circular 01/2018-19
August 14, 2018

All Eligible Housing Finance Companies

Madam / Sir

**Refinance Circular No. 01 / 2018-19 – Amendments in Application for Refinance Limit;
Disbursement of Refinance for Primary Lending Institutions (PLIs); and Revision of
Refinance Returns for Housing Finance Companies (HFCs)**

As a part of our business process reengineering strategy, it is our endeavour to redesign the Application for Refinance Limit, Disbursement of Refinance for Primary Lending Institutions (PLIs) and prescribe the revised Refinance Returns for Housing Finance Companies (HFCs) for ease of use and interoperability. We have undertaken the revision of Forms / Returns from earlier Word / Pdf formats to Spreadsheet based database formats.

2. Application for Refinance Limit for HFCs viz. NHB-HFC-01, Refinance Returns viz. NHB-HFC-04 (Quarterly Return) and NHB-HFC-08 (Annual Return) have been made detailed to capture more information. The Refinance Return NHB-HFC-09 titled Annual Return for Classification of beneficiaries has been introduced to capture the beneficiary classification-wise break-up of loans included in the refinance claim to cater to the needs of the stakeholders and also for inputs to Policy decisions.

3. In the new format, the cells in the excel sheets are pre-formatted with formulae and other links, and are presently not locked to facilitate flexibility to the Users. It is advised to adhere to the format without any alteration, to maintain the uniformity in reporting and system readability.

4. We solicit your cooperation in this endeavour, and request you to send the soft copy of the filled-in Workbook along with other electronic attachment files to the dedicated email id roddmc@nhb.org.in, created exclusively for the purpose, from the official email id authorized and recognized for your institution. Thereafter, the printed copy of the Workbooks (Forms / Returns), after affixing signature and seal of the Authorized Signatory need to be sent to the Refinance Operations Department, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi – 110 003.

5. Hope this would facilitate HFCs in timely submission of Refinance Forms / Returns to NHB, before we could move on to web based application.

6. Please feel free to contact us for any clarification on the subject.

Kindly acknowledge receipt.

Yours faithfully,



(V. Rajan)
General Manager