

NHB-HFC-02
Application for Disbursement of Refinance

Deputy General Manager
Refinance Operations
National Housing Bank
New Delhi - 110003

Sir,

Refinance may kindly be disbursed in respect of individual housing loans as per the details furnished below. The details required under the specific refinance scheme(s) under which refinance is sought are furnished in the Appendix ____.

1.	Date of application			
2.	Name of institution			
3.	Year			
4.	Refinance limit for current year (tick as applicable)	Particulars	<i>Tick as applicable</i>	(₹ crore)
		Annual		
		Additional		
		Carry Forward		
		Limit Utilized		
	Balance Limit			
5.	Amount requested for disbursement			
6.	Scheme under which disbursement is sought	<i>Tick as applicable</i>	(₹ crore)	Attach Details
	Rural Housing Fund			Appendix 2
	Urban Housing Fund			Appendix 3
	Total			
7.	Total individual housing loans outstanding in the books of the HFC as on 31 st March, 20__			

8. We agree and undertake that :

- (i) No refinance / finance has been taken against these loans from NHB or any other institution and these loan accounts would remain unencumbered during the pendency of refinance.
- (ii) The refinance sought is in respect of housing loans granted as per the eligibility criteria prescribed under the respective scheme and the proposal conforms to the general policy and principles laid down and communicated to us from time to time, by NHB.
- (iii) The loans for which refinance is being sought are existing loans in the books of the Bank and conform to the details furnished in this form.
- (iv) The housing loans granted to the constituents have been utilized by them for the purpose for which the loans have been granted.
- (v) The housing loans covered under NHB refinance are classified as Standard Assets as defined by the National Housing Bank.
- (vi) We will properly identify all loans for which financial assistance is obtained from NHB and maintain a list of all such loans. All information pertaining to such accounts will be kept readily available with us. Individual housing loans once

flagged against NHB's refinance will be changed only with prior approval of NHB and will remain in the books of the Company and distinctly identifiable. We undertake to provide a list of such book debts to NHB on demand. Further, the branches will be having the list of NHB refinanced loans at their end for easy identification during inspection.

- (vii) All information/statements as may be required by NHB from time to time shall be submitted promptly.
- 9. The refinance amount may be credited into our account no. _____ having IFSC Code _____ maintained with _____ (Name of the Bank / Branch / Place).
- 10. The interest on refinance will be compounded monthly and paid quarterly.
- 11. We undertake to repay the refinance as per the repayment schedule furnished by NHB.

(Authorized Signatory)

Appendix 2 to NHB-HFC-02

Details of Claim under Rural Housing Fund

1.	Scheme under which refinance claimed	Rural Housing Fund									
2.	Amount claimed (₹ crore)	<<in figures>>									
		<<in words>>									
3.	Tenure for which refinance claimed (3 years to 10 years)	<<years and months>>									
4.	Type of interest rate	Fixed									
5.	Size-wise break-up of housing loans included in refinance claim	Loan Size				No. of Units		Amount (₹ crore)			
		Upto ₹ 2 lakhs									
		₹ 2 lakhs to ₹ 5 lakhs									
		₹ 5 lakhs to ₹ 10 lakhs									
		₹ 10 lakhs to ₹ 15 lakhs									
		₹ 15 lakhs to ₹ 20 lakhs									
		Total									
6.	Annual income-wise break-up of borrowers included in refinance claim	Annual Income				No. of Units		Amount (₹ crore)			
		Upto ₹ 1 lakh									
		₹ 1 lakh to ₹ 2 lakh									
		₹ 2 lakh to ₹ 3 lakh									
		₹ 3 lakh to ₹ 4 lakh									
		₹ 4 lakh to ₹ 5 lakh									
		₹ 5 lakh to ₹ 6 lakh									
		Above ₹ 6 lakh									
Total											
7.	Beneficiary classification-wise break-up of loans included in refinance claim										
No.	State	Marginal Farmers		Women		SCs / STs		Minorities		Others	
		No.	Amount (₹ crore)	No.	Amount (₹ crore)	No.	Amount (₹ crore)	No.	Amount (₹ crore)	No.	Amount (₹ crore)
(i)											
(ii)											
(iii)											
	Total										

We certify that :

- (i) the information furnished in this application is true and correct and may be verified from our books;
- (ii) the loans included in this claim have been disbursed on or after 1st April, 2011;

- (iii) the loans disbursed in rural areas for which refinance is being sought under the Rural Housing Fund have been properly classified and the location of the dwelling units is as per the 2011 census;
Rural Area is being defined as those areas which are categorised as Rural Centre by RBI in the Master Circular dt. September 1, 2016 on Branch Authorisation - Census data 2011. Population upto 9999 have been categorised by RBI as Rural Centre.
- (iv) the loans disbursed in rural areas for which refinance is being sought under the Rural Housing Fund have been properly classified and have been given to persons belonging to weaker section, as defined under the Rural Housing Fund refinance scheme.
- (v) where the loan has been classified as advanced to 'weaker section' by virtue of one of the co-borrowers being a woman, only those cases have been included under the claim where the women so included are co-owner(s) of the property
- (vi) only those loans have been included in this claim which satisfy the criterion of on-lending cap prescribed by the National Housing Bank under the Rural Housing Fund.

(Authorized signatory)

Appendix 3 to NHB-HFC-02
Details of Claim under
Urban Housing Fund

1.	Scheme under which refinance claimed	Urban Housing Fund					
2.	Amount claimed (₹ crore)	<<in figures>>					
		<<in words>>					
3.	Tenure for which refinance claimed (3 years to 10 years)	<<years and months>>					
4.	Type of interest rate	Fixed					
5.	Size-wise break-up of housing loans included in refinance claim	Loan Size		No. of Units		Amount (₹ crore)	
		Upto ₹ 2 lakhs					
		₹ 2 lakhs to ₹ 5 lakhs					
		₹ 5 lakhs to ₹ 10 lakhs					
		₹ 10 lakhs to ₹ 15 lakhs					
		₹ 15 lakhs to ₹ 20 lakhs					
		₹ 20 lakhs to ₹ 28 lakhs					
		Total					
6.	Annual income-wise break-up of borrowers included in refinance claim	Annual Income		No. of Units		Amount (₹ crore)	
		Upto ₹ 1 lakh					
		₹ 1 lakh to ₹ 2 lakh					
		₹ 2 lakh to ₹ 3 lakh					
		₹ 3 lakh to ₹ 4 lakh					
		₹ 4 lakh to ₹ 5 lakh					
		₹ 5 lakh to ₹ 6 lakh					
		Above ₹ 6 lakh					
Total							
7.	Beneficiary classification-wise break-up of loans included in refinance claim						
No.	State	Metropolitan		Other Areas		Total	
		No.	Amount (₹ crore)	No.	Amount (₹ crore)	No.	Amount (₹ crore)
(i)							
(ii)							
(iii)							
	Total						

We certify that :

- (i) the information furnished in this application is true and correct and may be verified from our books;
- (ii) the loans included in this claim have been disbursed on or after 01-04-2011;
- (iii) the loans disbursed in urban areas for which refinance is being sought under the Urban Housing Fund have been properly classified and the location of the dwelling units is as per the 2011 census;

- (iv) the loans disbursed in urban areas for which refinance is being sought under the Urban Housing Fund have been disbursed to borrowers having annual household income not exceeding ₹6 lakhs;
- (v) the loans disbursed in urban areas for new units for which refinance is being sought under the Urban Housing Fund do not exceed ₹28 lakhs in metropolitan areas and ₹20 lakhs in other areas and have been disbursed in respect of dwelling units whose cost does not exceed ₹35 lakhs in metropolitan areas and ₹25 lakhs in other areas;
- (vi) only those loans have been included in this claim which satisfy the criterion of on-lending cap prescribed by National Housing Bank under Urban Housing Fund;

(Authorized signatory)