

NHB (ND)/ROD/ PLI/Refinance Circular 03/2018-19
May 23, 2019



All Eligible Housing Finance Companies

Madam / Sir

Application for Refinance Limit - Uploading of Balance Sheet and Profit & Loss account on the Ministry of Corporate Affairs (MCA) website

National Housing Bank (NHB) extends refinance assistance to Primary Lending Institutions (PLIs) through its refinance schemes as a part of its mandate. NHB offers a range of refinance products aimed at fulfilling the needs of the various sub-segments of the market, from rural housing to urban low income housing, Green housing etc.

2. As per Central Vigilance Commission (CVC) directive vide its letter No. 1712/BNK/10-376023, it is mandatory for the lenders to compare the Balance Sheet and Profit & Loss Statement filed along with the application with the Balance Sheet and Profit & Loss statement filed with the Ministry of Corporate Affairs (MCA) website and has to be certified by NHB, as a lender.

3. Therefore, all the HFCs are requested to ensure timely uploading of their Balance Sheet and Profit & Loss statement on the website of MCA.

4 Further, Housing Finance Companies are requested to ensure the uploading of Balance Sheet and Profit & Loss account on the Ministry of Corporate Affairs (MCA) website before submitting the Application for Refinance Limit in compliance of the CVC directives.

5. We solicit your cooperation in this endeavor, which would facilitate NHB in timely processing of Refinance Applications.

Kindly acknowledge receipt.

Yours faithfully,


(K. Chakravarthy)
General Manager