



राष्ट्रीय  
आवास बैंक  
NATIONAL  
HOUSING BANK

रा.आ.बैंक (नदि)/आरओडी/आ.वि.कं / CIRC-02/2019-20

09 दिसम्बर, 2019

<<सभी पात्र आवास वित्त कंपनियां>>

महोदय/महोदया.

प्रतिकूल शेष विवरणी का प्रमाणपत्र  
पुनर्वित्त परिपत्र सं. 02/2019-20

राष्ट्रीय आवास बैंक (रा.आ.बैंक) ने विभिन्न समय अंतरालों पर आवास वित्त संस्थानों (आ.वि.कं.) द्वारा प्रस्तुत की जाने वाली विभिन्न विवरणियों को निर्धारित किया है, जिसमें रा.आ.बैंक-आ.वि.कं.- 05 भी शामिल है, जिसे छमाही आधार पर प्रस्तुत किया जाना अपेक्षित है। रा.आ.बैंक से पुनर्वित्त प्राप्त करने वाली आ.वि.कं. को यह पुष्टि करते हुए प्रति वर्ष 30 सितंबर और 31 मार्च तक 60 दिनों की अवधि के भीतर सांविधिक लेखा परीक्षक प्रमाण पत्र प्रस्तुत करना अपेक्षित है कि रा.आ.बैंक से बकाया पुनर्वित्त कुल बकाया आवास ऋण से अधिक नहीं है, जिसके संबंध में पुनर्वित्त प्राप्त किया गया है। आ.वि.कं. को प्रतिकूल शेष की स्थिति उत्पन्न होने पर, रा.आ.बैंक के निर्देशानुसार प्रतिकूल शेष राशि जमा करना अपेक्षित है।

2. रा.आ.बैंक ने संस्वीकृति की शर्तों के अनुसार खाता-वार प्रतिकूल शेष राशि को संकलित करने और रा.आ.बैंक को चिन्हित / टैग / उचिष्ट बही ऋणों की वेहतर निगरानी करने के लिये मौजूदा रा.आ.बैंक-आ.वि.कं - 05 को संशोधित किया है। उक्त विवरणी में, सांविधिक लेखा परीक्षकों को यह भी प्रमाणित करना होगा कि पुनर्वित्त के लिए बैंक (रा.आ.बैंक) को चिन्हित / टैग / उचिष्ट ऋण वर्तमान में आ.वि.कं. के बही में हैं और किसी भी अधिभार से मुक्त हैं अथवा उन्हें प्रतिभूतिकृत / बेचा नहीं जाता है / गया है। प्रमाण पत्र में यह भी शामिल होगा कि रा.आ.बैंक को चिन्हित / टैग / उचिष्ट सभी ऋण मानक हैं और डीपीडी (डेज पास्ट ड्यू) 30 दिनों से अधिक नहीं है।

3. रा.आ.बैंक ने खाता-वार प्रतिकूल शेष राशि को संकलित करने और रा.आ.बैंक से प्राप्त पुनर्वित्त की पूर्ण आस्ति कवरेज को सुनिश्चित करने हेतु रा.आ.बैंक-आ.वि.कं -10 शीर्षक वाला तिमाही प्रतिकूल शेष प्रमाणपत्र जारी किया है। विवरणी वर्णित करती है कि रा.आ.बैंक को प्रतिभूति के रूप में चिन्हित / टैग / उचिष्ट ऋणों का कुल बकाया संस्वीकृत शर्तों के अनुसार है जिसे आ.वि.कं. के प्रबंध निदेशक और मुख्य वित्त अधिकारी द्वारा विधिवत प्रमाणित तिमाही की समाप्ति के पश्चात सात दिनों के भीतर तिमाही आधार पर प्रस्तुत किया जाना अपेक्षित है।

3.1 किसी भी प्रतिकूल शेष की स्थिति उत्पन्न होने पर, प्रतिकूल संतुलन का भुगतान इस बात की पुष्टि करते हुए उक्त प्रमाणपत्र के साथ संबंधित आ.वि.कं. द्वारा रा.आ.बैंक को किया जाएगा कि प्रतिकूल शेष के अंतर्गत राशि को आ.वि.कं. द्वारा विप्रेषित किया गया है। प्रतिकूल शेष की गणना करते समय, संपार्श्विक जमानत/ अतिरिक्त मार्जिन आवश्यकताओं के उद्देश्य से चिन्हित / टैग / उचिष्ट बही ऋणों को प्रत्येक पुनर्वित्त खाते के संबंध में सभी बकाया आवास ऋणों के कुल योग की गणना करने के लिए भी माना जाता है। आ.वि.कं. खाता-वार (संस्वीकृत शर्तों के अनुसार) रा.आ.बैंक को चिन्हित / टैग / उचिष्ट बकाया के साथ बही - ऋणों की विस्तृत सूची भी प्रस्तुत करेगी।

4. विभिन्न परिदृश्यों के अंतर्गत प्रतिकूल शेष की गणना को अनुलग्नक 1 में दर्शाया गया है। आ.वि.कं. को सूचित किया जाता है कि वह प्रतिकूल शेष प्राप्त करने के दौरान अनुलग्नक में उल्लिखित प्रक्रिया का पालन करें, जिसका भुगतान तिमाही आधार पर किया जाना है।

भारत सरकार के अंतर्गत सांविधिक निकाय  
कोर 5-ए, तीसरे से पांचवां तल, इंडिया हैबिटेट सेंटर, लोधी रोड, नई दिल्ली-110003  
दूरभाष : 011-3918 7000 फ़ैक्स : 011-2464 9030  
वेबसाइट : www.nhb.org.in ई मेल : ho@nhb.org.in

Statutory Body under the Government of India  
Core 5-A, 3rd to 5th Floor, India Habitat Centre, Lodhi Road, New Delhi-110003  
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Website : www.nhb.org.in E-mail : ho@nhb.org.in

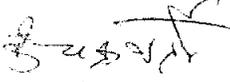
“बैंक हिन्दी में पत्राचार का स्वागत करता है”

5. आ.वि.कं. को सूचित किया जाता है कि समयसीमा का पालन करें और निर्धारित समयसीमा के भीतर निर्धारित विवरणी प्रस्तुत करें। इसके अतिरिक्त, आ.वि.कं. को सूचित किया जाता है कि तिमाही की समाप्ति के पश्चात 7 दिनों के भीतर सकारात्मक रूप से तिमाही आधार पर प्रतिकूल शेष राशि (स्थिति उत्पन्न होने पर) प्रेषित करें।

6. रा.आ.बैंक की वेबसाइट में उपर्युक्त विवरणी के एक्सेल प्रारूप अपलोड किए गए हैं। विवरणियों के एक्सेल प्रारूप में, सेल सूत्र और अन्य लिंक के साथ पूर्वनिर्धारित हैं, और वर्तमान में यह उपयोगकर्ताओं को फ्लेक्सिबिलिटी की सुविधा प्रदान करने के लिए लॉक नहीं है। यह सूचित किया जाता है कि रिपोर्टिंग और सिस्टम की पठनीयता में समानता बनाए रखने के लिए किसी परिवर्तन के दिना प्रारूप का पालन करें।

7. हम आपसे अनुरोध करते हैं कि अन्य इलेक्ट्रॉनिक संलग्न फाइलों के साथ भरी हुई विवरणियों की सॉफ्ट कॉपी ईमेल आईडी roddmc@nhb.org.in पर भेजें जो केवल आपके संस्थान के लिए प्राधिकृत और मान्यता प्राप्त आधिकारिक ईमेल आईडी से एक उद्देश्य हेतु बनायी गयी है। तत्पश्चात, प्राधिकृत हस्ताक्षरकर्ता के हस्ताक्षर और मुहर के पश्चात वर्कबुक (प्रपत्र / विवरणी) की मुद्रित प्रति को पुनर्वित्त परिचालन विभाग, राष्ट्रीय आवास बैंक, चौथी मंजिल, कोर 5 ए, भारत पर्यावास केंद्र, लोधी रोड, नई दिल्ली - 110003, को भेजा जाना अपेक्षित है।

भवदीय,



(के. चक्रवर्ती)

महाप्रबंधक

पुनर्वित्त परिचालन विभाग

*Illustration*

Annexure I

The format specifying different parameters for computation of adverse balance included in the returns NHB-HFC-05 & NHB-HFC-10 is as under

Scenario	Refinance Outstanding as per NHB's books (A)	Asset Coverage as per sanctioned terms (%) (B)	Sum aggregate of outstanding housing loans to be flagged as as per sanctioned terms (C=A*B)	Sum aggregate of Actual outstanding housing loans as per HFC's books (D)	Tentative base outstanding after adjustment of adverse balance (E)	Revised NHB's refinance outstanding in actual after adjustment of adverse balance * (F)	(Adverse Balance)/Positive Balance (G=F-A)
1	120.00	110.00	132.00	110.00	100.00	100.00	-20
2	80.00	135.00	108.00	90.00	66.67	66.00	-14
3	95.00	125.00	118.75	90.00	72.00	72.00	-23
4	113.00	105.00	118.65	90.00	85.71	85.00	-28

\* Note: The figure arrived at under column (E) must be brought down to the lower absolute figure as given in the examples above.

Illustration of the above mentioned scenarios

Scenario I

- Suppose as on 30th September, 2019, the Refinance Outstanding of a particular loan contract of a PLI as per NHB's books is Rs. 120 crore and the asset coverage to be maintained as per sanctioned terms (including stipulated margin) is 110%. Considering the asset coverage of 110%, PLI must have Rs. 132 crore as the Sum aggregate of outstanding housing loans flagged to NHB as on that day.
- However, the actual Sum aggregate of outstanding housing loans flagged to NHB as per HFC's books is Rs. 110 crore (including the outstanding of the loans flagged as margin) as on that day.
- Now, as per the sanctioned terms, the PLI must maintain asset coverage of 110% at all times but the asset coverage available to NHB under this scenario is only 83%, considering the actual outstanding of Rs. 110 crore.
- In order to maintain the asset coverage of 110% as against the actual 83%, adverse balance has been worked out.
- Considering the above, the adverse balance is calculated in column G in the above table which is Rs. 20 crore.
- After adjustment of the same the revised refinance outstanding works out to Rs. 100 crore and since the actual outstanding of flagged loans in HFC's books is Rs. 110 crore, the stipulated asset coverage of 110% for the said loan contract for that period is being maintained.

Scenario II

- Suppose as on 30th September, 2019, the Refinance Outstanding of a particular loan contract of a PLI as per NHB's books is Rs. 80 crore and the asset coverage to be maintained as per sanctioned terms (including stipulated margin) is 135%. Considering the asset coverage of 135%, PLI must have Rs. 108 crore as the Sum aggregate of outstanding housing loans flagged to NHB as on that day.
- However, the actual Sum aggregate of outstanding housing loans flagged to NHB as per HFC's books is Rs. 90 crore (including the outstanding of the loans flagged as margin) as on that day.



- Now, as per the sanctioned terms, the PLI must maintain asset coverage of 135% at all times but the asset coverage available to NHB under this scenario is only 83%, considering the actual outstanding of Rs. 90 crore.
- In order to maintain the asset coverage of 135% as against the actual 83%, adverse balance has been worked out.
- Considering the above, the adverse balance is calculated in column G in the above table which is Rs. 14 crore.
- After adjustment of the same the revised refinance outstanding works out to Rs. 66 crore and since the actual outstanding of flagged loans in HFC's books is Rs. 90 crore, the stipulated asset coverage of 135% for the said loan contract for that period is being maintained.

### Scenario III

- Suppose as on 30th September, 2019, the Refinance Outstanding of a particular loan contract of a PLI as per NHB's books is Rs. 95 crore and the asset coverage to be maintained as per sanctioned terms (including stipulated margin) is 125%. Considering the asset coverage of 125%, PLI must have Rs. 118.75 crore as the Sum aggregate of outstanding housing loans flagged to NHB as on that day.
- However, the actual Sum aggregate of outstanding housing loans flagged to NHB as per HFC's books is Rs. 90 crore (including the outstanding of the loans flagged as margin) as on that day.
- Now, as per the sanctioned terms, the PLI must maintain asset coverage of 125% at all times but the asset coverage available to NHB under this scenario is only 76%, considering the actual outstanding of Rs. 90 crore.
- In order to maintain the asset coverage of 125% as against the actual 76%, adverse balance has been worked out.
- Considering the above, the adverse balance is calculated in column G in the above table which is Rs. 23 crore.
- After adjustment of the same the revised refinance outstanding works out to Rs. 72 crore and since the actual outstanding of flagged loans in HFC's books is Rs. 90 crore, the stipulated asset coverage of 125% for the said loan contract for that period is being maintained.

### Scenario IV

- Suppose as on 30th September, 2019, the Refinance Outstanding of a particular loan contract of a PLI as per NHB's books is Rs. 113 crore and the asset coverage to be maintained as per sanctioned terms (including stipulated margin) is 105%. Considering the asset coverage of 105%, PLI must have Rs. 118.65 crore as the Sum aggregate of outstanding housing loans flagged to NHB as on that day.
- However, the actual Sum aggregate of outstanding housing loans flagged to NHB as per HFC's books is Rs. 90 crore (including the outstanding of the loans flagged as margin) as on that day.
- Now, as per the sanctioned terms, the PLI must maintain asset coverage of 105% at all times but the asset coverage available to NHB under this scenario is only 76%, considering the actual outstanding of Rs. 90 crore.
- In order to maintain the asset coverage of 105% as against the actual 76%, adverse balance has been worked out.
- Considering the above, the adverse balance is calculated in column G in the above table which is Rs. 28 crore.
- After adjustment of the same the revised refinance outstanding works out to Rs. 85 crore and since the actual outstanding of flagged loans in HFC's books is Rs. 90 crore, the stipulated asset coverage of 105% for the said loan contract for that period is being maintained.



NHB-HFC-05

Half Yearly Certificate of Adverse Balance Return  
(to be submitted within 2 months of the end of the half year)

(₹ Crore)

No.	Refinance Account No.	Refinance Scheme	Refinance Outstanding as per NHB's books as on 31st March, 20__ / 30th Sept, 20__ (A)	Asset Coverage as per sanctioned terms (%) (B)	Sum aggregate of outstanding housing loans to be flagged as as per sanctioned terms (C=A*B)	Sum aggregate of Actual outstanding housing loans as per HFC's books as on 31st March, 20__ / 30th Sept, 20__ (D)	Tentative base outstanding after adjtment of adverse balance (E)	Revised NHB's refinance outstanding after adjustment of adverse balance (F)	(Adverse Balance) /Positive Balance (G=F-A)
	xxxxx	LRS	120.00	110.00	132.00	110.00	100.00	100.00	-20.00
	xxxxx	AHF	80.00	135.00	108.00	90.00	66.67	66.00	-14
	xxxxx	RHF	95.00	125.00	118.75	90.00	72.00	72.00	-23
	xxxxx	UHF	113.00	105.00	118.65	90.00	85.71	85.00	-28
	xxxxx	LRS	150.00	130.00	195.00	90.00	69.23	69.00	-81
	xxxxx	LRS	1000.00	115.00	1150.00	850.00	739.13	739.00	-261
	xxxxx	LRS	880.00	120.00	1056.00	1070.00	891.67	891.00	11
<b>Total adverse amount to be remitted to NHB</b>									<b>427</b>

Note: The figure arrived at under column named (E) must be brought down to the lower absolute figure and filled in the column named (F)

- Adverse amount to be remitted to NHB is the summation of only the adverse amount arrived at in each refinance account in the above table. However, the positive balance(if any) is not to be considered.
- The above mentioned figures in the above table are only for illustration.

We certify that:

- The information furnished in this return is true and correct and may be verified from our books;
- The loan accounts that were pre-closed due to shifting from fixed interest rate structure to variable rate of interest or for any other reasons and opening a new loan account of the same borrower with the same housing unit financed as a primary security continue to be covered under the outstanding refinance from NHB. Such accounts have not been excluded while arriving at 4(c) in Table I above;
- The outstanding refinance (A) as on 31st March / 30th September does not show lesser balance due to repayment made in advance in the last week of March / September for the demand due on 1st April / 1st October of the ensuing quarter
- The loan accounts, for which refinance has been taken from NHB, are in standard category with DPD (days past due) not more than 30 days, can be distinctly identified from the books of the Company and are free of any charge and/or have not been securitized/sold.
- A list of all accounts whose sum aggregate is mentioned in column (D) is enclosed in the format prescribed in Annexure I to NHB-HFC-05.
- Asset Coverage under column (B) includes margin stipulated at the time of sanction of the respective refinance account.
- This certificate has been placed before the \_\_\_ meeting of our Board of Directors held on \_\_\_\_\_ and they have taken note of the same vide their resolution as under : \_\_\_\_\_

(Signature of the Authorized signatory)

(Signature of the Statutory Auditor of the Company)

Name

Name of the Statutory Auditor

Designation

Firm Registration No.

Partnership No.



**Annexure I to NHB-HFC-05**

**Statement of Flagged Loans**

*(to be submitted with the Adverse Balance Certificate)*

Table I

No.	Refinance Account No.	Refinance Scheme	Branch of the Company	File No.	Name & Address of Constituent	Address of Property	Date of Mortgage/ Pledge	Loan outstanding as on 31st March, 20__/ 30th Sept. 20__

**Note:**

- (i) This statement of flagged book debts is to be submitted along with the half yearly adverse balance certificate.
- (ii) Where the refinance is secured by pari passu charge over all the book debts, a statement as on 31st March each year in the format laid down in Table I will have to be furnished in respect of all book debts.
- (iii) Book debts flagged / covered for the purpose of collateral security / additional margin requirements are to be counted for computing the sum aggregate of all outstanding housing loans in respect of each Refinance account, i.e. additional margin stipulated over and above the security of book debts created out of refinance are to be reckoned for the computation of adverse balance.



**NHB-HFC-10**

**Quarterly Adverse Balance Certificate**

(to be submitted within 7 days after the end of the quarter)

(₹ Crore)

No.	Refinance Account No.	Refinance Scheme	Refinance Outstanding as per NHB's books as on last day of the quarter ending _____,20__ (A)	Asset Coverage as per sanctioned terms (%) (B)	Sum aggregate of outstanding housing loans to be flagged as as per sanctioned terms (C=A*B)	Sum aggregate of Actual outstanding housing loans as per HFC's books as on last day of the quarter ending _____,20__ (D)	Tentative base outstanding after adjutmnet of adverse balance (E)	Revised NHB's refinance outstanding after adjustment of adverse balance (F)	(Adverse Balance)/Positive Balance (G=F-A)
1	Name of Institution								
2	Adverse balance certificate for the quarter ended								
3	Date of submission								
	xxxxx	LRS	120.00	110.00	132.00	110.00	100.00	100.00	-20.00
	xxxxx	AHF	80.00	135.00	108.00	90.00	66.67	66.00	-14
	xxxxx	RHF	95.00	125.00	118.75	90.00	72.00	72.00	-23
	xxxxx	UHF	113.00	105.00	118.65	90.00	85.71	85.00	-28
	xxxxx	LRS	150.00	130.00	195.00	90.00	69.23	69.00	-81
	xxxxx	LRS	1000.00	115.00	1150.00	850.00	739.13	739.00	-261
	xxxxx	LRS	880.00	120.00	1056.00	1070.00	891.67	891.00	11
<b>Total adverse amount to be remitted to NHB</b>									<b>427</b>

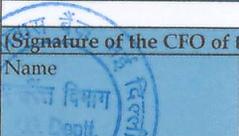
\* Note: The figure arrived at under column named (E) must be brought down to the lower absolute figure and filled in the column named (F)

- Adverse amount to be remitted to NHB is the summation of only the adverse amount arrived at in each refinance account in the above table. However, the positive balance(if any) is not to be considered.
- The above mentioned figures in the above table are only for illustration.

We certify that:

- The information furnished in this return is true and correct and may be verified from our books;
- The loan accounts that were pre-closed due to shifting from fixed interest rate structure to variable rate of interest or for any other reasons and opening a new loan account of the same borrower with the same housing unit financed as a primary security continue to be covered under the outstanding refinance from NHB. Such accounts have not been excluded while arriving at 4(c) in Table I above;
- The outstanding refinance (A) as on 31st March / 30th June/30th September/31st December does not show lesser balance due to repayment made in advance in the last week of March /June/ September/December for the demand due on 1st April /1st July/ 1st October/1st January of the ensuing quarter
- The loan accounts, for which refinance has been taken from NHB, are in standard category with DPD (days past due) not more than 30 days, and in conformity with the sanctioned terms.
- The loan accounts, for which refinance has been taken from NHB, can be distinctly identified from the books of the Company and are free of any charge and/or have not been securitized/sold.
- A list of all accounts whose sum aggregate is mentioned in column (D) is enclosed in the format prescribed in Annexure I to NHB-HFC-10.
- Asset Coverage under column (B) includes margin stipulated at the time of sanction of the respective refinance account.
- This certificate has been /shall be placed before the \_\_\_ meeting of our Board of Directors held on \_\_\_ and they have /will take note of the same vide their resolution as under : \_\_\_\_\_ (wherever
- The adverse balance amount of Rs. \_\_\_\_\_ has been remitted by the Company on \_\_\_\_\_.

(Signature of the CFO of the Company )

Name  


Date

Stamp of the Company

(Signature of the Managing Director)

Name

Date

Stamp of the Company

**Annexure I to NHB-HFC-10**

**Statement of Flagged Loans**

*(to be submitted with the Adverse Balance Certificate)*

**Table I**

No.	Refinance Account No.	Refinance Scheme	Branch of the Company	File No.	Name & Address of Constituent	Address of Property	Date of Mortgage/ Pledge	Loan outstanding as on last day of the quarter ending _____, 20__

**Note:**

- (i) This statement of flagged book debts is to be submitted along with the quarterly adverse balance certificate.
- (ii) Where the refinance is secured by pari passu charge over all the book debts, a statement in the format laid down in Table I will have to be furnished in respect of all book debts.
- (iii) Book debts flagged / covered for the purpose of collateral security / additional margin requirements are to be counted for computing the sum aggregate of all outstanding housing loans in respect of each Refinance account, i.e. additional margin stipulated over and above the security of book debts created out of refinance are to be reckoned for the computation of adverse balance.

