

National Housing Bank

New Delhi

December 29, 2022

Press Release

Concessional funding under Green Housing and Other Focus Segments

As part of 'Azadi ka Amrit Mahotsav', National Housing Bank (NHB) has been extending enhanced concessions in interest rates to the extent of 25 to 30 bps under its Liberalized Refinance Scheme to the eligible Primary Lending Institutions. This is primarily to promote the flow of institutional housing credit to certain focus segments like loans in rural areas, loans upto ₹10 lakh, loans to women, 3rd gender/disabled/differently abled and SCs/STs.

In view of the Nation's commitment at COP26 to reach net-zero by 2070, NHB has decided to extend **100 bps concession** for loans under Green Housing.

Further, as part of the continued celebration of 'Azadi ka Amrit Mahotsav' and to increase the credit offtake in geographically underpenetrated areas which are of national priority, NHB has also decided to extend **100 bps concession** under refinance for loans in designated aspirational districts, North Eastern States, Jammu & Kashmir and Ladakh.

The extant concessions will be made available till September 30, 2023. Further information is available on NHB's website <https://nhb.org.in>