

## Refinance Schemes applicable to Housing Finance Companies

NHB currently has the following refinance schemes in operation for HFCs :

No.	Scheme	
	Full Name	Short Name
1.	Regular Refinance Scheme *	RS
2.	Affordable Housing Fund	AHF
3.	Refinance Scheme for Construction Finance for Affordable Housing	RCF

\* Concession in interest rates is offered for refinance availed in respect of the following loans :

- Loans upto ₹10 lakhs
- Loans in rural areas (as per 2011 Census)
- Loans to women
- Loans to persons of 3<sup>rd</sup> gender, disabled or differently abled persons
- Loans to persons belonging to Scheduled Castes / Scheduled Tribes (where the beneficiary is owner / co-owner of financed property)
- Loans for green housing
- Loans for Aspirational Districts as circulated by Niti Aayog
- Loans for Hilly Areas viz. Himachal Pradesh and Uttarakhand, North-Eastern States, J&K and Ladakh.

Note to Concession:

- Only one concession at a time will be available
- In case of loans to women, concession will be available where the woman is owner / co-owner of financed property
- In case of loans to 3<sup>rd</sup> gender, disabled or differently abled persons, concession will be available where the beneficiary is owner / co-owner of financed property
- In case of loans for green housing, concession will be available for loans certified by green rating agencies viz. GRIHA, IGBC etc. (4 or above star/Platinum or Gold star)
- This special discount in refinance rates is available till availability of corpus (wherever applicable) or 31.03.2025 whichever is earlier.