

NHB (ND)/ROD/Refinance Circular No.3/2024
January 01, 2024

To,

All Eligible Primary Lending Institutions

Madam/Sir,

Concessions under the Regular Refinance Scheme


The concession under Liberalized Refinance Scheme (LRS) has been revised as follows:

	Concession	Applicable Concession	NHB Corpus under the concession categories (₹ crore)
A	Rural Loans	10 bps	No cap
	Loans upto ₹ 10 lakh	10 bps	
	Loans to Women	10 bps	
	Loans to 3 rd gender / disabled / differently abled	10 bps	
	Loans to SCs / STs	15 bps	
B	Loans for green housing	25 bps	1,182.00
C	Aspirational Districts as circulated by Niti Aayog	25 bps	722.00
D	Hilly States i.e. Himachal Pradesh and Uttarakhand	50 bps	1,500.00
	North-Eastern States		
	Jammu & Kashmir, Ladakh		

Notes:

- 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 3rd 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.

Yours faithfully,


(Sourav Seal)
General Manager