

No. HO/ROD/DAK/2025/04189

रा. आ. बैंक (एनएचबी) पुनर्वित्त परिपत्र सं. 07/2024-25

2 जनवरी, 2025

प्रति,

सभी प्राथमिक ऋणदाता संस्थाएं

विषय: उदार पुनर्वित्त योजना (एलआरएस) के अंतर्गत स्थिर दर पुनर्वित्त का परिचय

राष्ट्रीय आवास बैंक (एनएचबी) अपने पुनर्वित्त कार्यक्रमों के माध्यम से आवास क्षेत्र के लिए सस्ती आवास वित्त सुविधा प्रदान कर रहा है।

2. प्राथमिक ऋणदाता संस्थाओं (पीएलआई) को प्राथमिकता क्षेत्र ऋण देने में विस्तार हेतु प्रोत्साहित करने के लिए एनएचबी ने उदार पुनर्वित्त योजना (एलआरएस) के अंतर्गत स्थिर दर पुनर्वित्त की शुरुआत की है। इस योजना के तहत प्राथमिकता क्षेत्र ऋण (पीएसएल) मानदंडों का पालन करने वाले व्यक्तिगत आवास ऋणों को प्रोत्साहित करने के लिए स्थिर और कम ब्याज दर पर पुनर्वित्त प्रदान किया जाएगा।

3. कृपया संलग्न विस्तृत दिशानिर्देश देखें और इस योजना के अंतर्गत पुनर्वित्त का लाभ उठाने के लिए आवेदन करें।

भवदीय,

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(योगेश पंचाल)

उप महाप्रबंधक

राष्ट्रीय आवास बैंक

Liberalized Refinance Scheme (LRS) – Fixed Rate Refinance

1. Eligible Primary Lending Institutions (PLIs):

- Housing Finance Companies (HFCs)

- Scheduled Banks:
 - Scheduled Commercial Banks (SCBs)
 - Scheduled Urban Cooperative Banks (UCBs)
 - Regional Rural Banks (RRBs)
 - Scheduled Cooperative Banks (SCoBs)
 - Small Finance Banks (SFBs)

- Cooperative Sector Institutions:
 - Apex Cooperative Housing Finance Societies (ACHFS)
 - Agricultural & Rural Development Banks (ARDBs)

Provided that the applicant PLI meets the specific eligibility criteria as per the extant Policy of NHB.

2. Areas Covered: PAN India

3. Eligible Loan Purposes: The eligible purposes will be same as applicable to the existing LRS of the Bank.

Provided that the underlying loan pool/book debts must fully comply with the Priority Sector Lending (PSL) criteria as defined under Paragraph 12.1 (i) of the Master Directions – Priority Sector Lending (PSL) – Targets and Classification, issued by the RBI, and as amended from time to time.

4. Maximum Loan Size for the Underlying Loan Pool:

The maximum size of individual housing loans for which refinance can be extended to different categories of PLIs under the scheme is given below:

Type of PLI	LRS against Priority Sector complaint Loan Pool / LRS-PSL			
	For purchase/construction of a dwelling unit		For repairs to damaged dwelling units	
	Metropolitan Centres	Other Centres	Metropolitan Centres	Other Centres
HFCs	₹35 lakh*	₹25 lakh*	₹5 lakh*	₹2 lakh*
SCBs/SFBs	₹35 lakh*	₹25 lakh*	₹5 lakh*	₹2 lakh*
UCBs	₹35 lakh*	₹25 lakh*	₹5 lakh*	₹2 lakh*
SCoBs	₹35 lakh*	₹25 lakh*	₹5 lakh*	₹2 lakh*
RRBs	₹35 lakh*	₹25 lakh*	₹5 lakh*	₹2 lakh*
ACHFS	₹35 lakh*	₹25 lakh*	₹5 lakh*	₹2 lakh*
ARDBs	₹35 lakh*	₹25 lakh*	₹5 lakh*	₹2 lakh*

* Overall cost of the dwelling unit in the Metropolitan Centres and at Other Centres does not exceed ₹45 lakh and ₹30 lakh respectively.

Note: (i) The RBI defines Metropolitan cities in its DBR.RRB.BC.No.36/31.01.002/2016-17 dated 16-11-2016, as cities having a population of 10 Lakh or above.

(ii) The norms most recently prescribed by the RBI shall be deemed applicable for all purposes.

5. Interest Rate:

- (a) Fixed Rate for the entire tenure; and
- (b) The option for reset will not be available in this scheme.

6. **Tenure:** The product will have a fixed tenure of 10 years.

7. Repayments:

PLI Type	Quarterly Repayment	Bullet Repayment
All eligible PLIs	10 years	Not Eligible

8. **Prepayment Charges:** The pre-payment charges shall be as under :

- (a) There will be a 2- year lock-in period during which PLI will not be allowed to prepay its loan under this scheme.
- (b) Post lock-in period, prepayment under this scheme can be made, with 2 months' prior notice, in writing, with a pre-payment charge as under:

Ageing (Time Elapsed since Disbursement)	Prepayment Charges
Upto 5 year	2.0% of amount to be prepaid
More than 5 year	1.0% of amount to be prepaid

9. Concession: No concessions will be available under this Scheme.

10. Other Conditions: The other conditions, *inter-alia*, security and documentations, exposure norms, repayment of principal and interest, adverse balance, KYC and AML, Management of asset quality etc., will be same as applicable to the existing LRS of the Bank.
