



राष्ट्रीय
आवास बैंक
NATIONAL
HOUSING BANK

By e-mail

HO/DOS/DAK/2026/05181

March 24, 2026

To,
Managing Director & Chief Executive Officers
All Registered Housing Finance Companies

Madam/Sir,

Advisory on monthly reporting of Prime Lending Rate/Benchmark rates to NHB

Reserve Bank of India (Non-Banking Financial Companies – Responsible Business Conduct) Directions, 2025 requires “The Board of an NBFC shall adopt an interest rate model taking into account relevant factors such as cost of funds, margin and risk premium and determine the rate of interest to be charged for loans and advances.” Further, as per Para 239 of Reserve Bank of India (Housing Finance Companies) Directions, 2025, the HFCs are required to comply with any reporting requirements prescribed by the NHB from time to time.

To enhance the monitoring of Prime Lending Rates/Benchmark rates used by the company for pricing of floating rate term loan, it has been decided that the HFCs shall be required to submit component wise information on Prime Lending Rates/Benchmark rates to NHB on monthly basis.

The required information as per the enclosed format shall be submitted to NHB by 10th of every month via e-mail till the time the process of integration of the said return as a part of monthly return is carried out by NHB.

The provisions of this advisory shall be effective from April 01, 2026, onwards.

Yours Faithfully,

Sksid
(Sourav Seal)

General Manager
Department of Supervision



Encl.: As above

भारत सरकार के अंतर्गत सांविधिक निकाय
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Statutory Body under Government of India

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“बैंक हिन्दी में पत्राचार का स्वागत करता है”