

By Post/ E-mail

MRO/DOS/DAK/2024/03857

December 11, 2024

To,

MD & CEO,

The Housing Finance Companies (with Asset size >1000 crores)

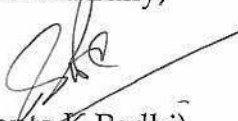
Madam/Sir,

Advisory on monthly reporting of Delinquent Loan Accounts

NHB, as part of its supervisory functioning, collects data from HFCs on a periodic basis and also on required basis.

2. To enhance the monitoring and surveillance, it has been decided that the HFCs shall provide the list of delinquent accounts, as on the last day of the month to NHB.
3. Henceforth, HFCs are advised to submit the delinquency data in 4 different buckets i.e., 1-30, 31-60, 61-90, >90 days DPD, both on aggregate and individual basis every month, with each submission to be made by 2nd of the following month.
4. The provisions of this advisory shall be effective from January 01st, 2025 with the first such submission shall be made for the month of December 2024.

Yours faithfully,


(Susanta K Padhi)
General Manager
Department of Supervision