

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.	Rural Housing Fund	RHF
3.	Urban Housing Fund	UHF
4.	Special Urban Housing Refinance Scheme for Low Income Households	U-LIH
5.	Special Refinance Scheme for Flood Affected Areas of Jammu & Kashmir	J&K Scheme
6.	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 (*where the woman is owner / co-owner of financed property*)
- Loans to persons of 3rd gender (*where the beneficiary is owner / co-owner of financed property*)
- Loans to disabled or differently abled persons (*where the beneficiary is owner / co-owner of financed property*)
- Loans to persons belonging to Scheduled Castes / Scheduled Tribes (*where the beneficiary is owner / co-owner of financed property*)
- Loans for green housing (*concession will be available where the loan is for domestic solar equipment, water harvesting, or energy efficient housing certified to save at least 18% under the NHB-KfW assessment model*)