



आज़ादी का
अमृत महोत्सव

हर घर तिरंगा
13-15 अगस्त 2022



राष्ट्रीय
आवास बैंक
NATIONAL
HOUSING BANK

NHB (ND)/ROD/HFC/Refinance Circular 01/2023-24
July 27, 2023

All Eligible Housing Finance Institutions

Madam/ Sir

**Refinance Circular No. 01/2023-24 -
Timely Submission of Certificates on Adverse Balance**

As per the existing guidelines, the HFCs having refinance outstanding with NHB shall furnish a Quarterly Certificate of Adverse Balance (NHB-HFC-10) and Half Yearly Certificate of Adverse Balance (NHB-HFC-05) stating that the total outstanding of the loans flagged as security to NHB is in conformity with the sanctioned terms. On occurrence of any adverse balance, the adverse balance amount shall be repaid by the respective HFC to the Bank. The formats of these certificates are available at our website.

1. HFC-10 is to be submitted within fifteen calendar days of the reporting quarter and the adverse balance amount, if any, be remitted by the end of succeeding month of the reporting quarter.
2. HFC-05 is to be submitted within sixty calendar days of the reporting half year and the adverse balance amount, if any, be remitted by the end of succeeding two months of the reporting half year. The same should be duly signed by the Statutory Auditors of the HFC and the UDIN number should be mentioned in it.
3. HFCs are advised to submit these returns in a timely manner and strictly adhere to the stipulated timelines.

Kindly acknowledge receipt.

Yours faithfully,


(Sourav Seal)
General Manager
Refinance Operations Department

भारत सरकार के अंतर्गत सांविधिक निकाय
कोर 5-ए, तीसरे से पांचवां तल, इंडिया हैबिटेट सेंटर, लोधी रोड, नई दिल्ली-110003
दूरभाष : 011-3918 7000 फ़ैक्स : 011-2464 9030
वेबसाइट : www.nhb.org.in ई-मेल : ho@nhb.org.in

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“बैंक हिन्दी में पत्राचार का स्वागत करता है”