Master Circular **HOUSING FINANCE**

(Vide paragraph 7.1)

Financial assistance granted by scheduled commercial banks under the category 'Housing Finance' as on September 30, /March 31,

	the category frousing rinar	nce as on september 30,	/March 31,			
		_		For	use of	RBI
۱.	Name of the Bank	BSR Bank Working Code				
2.	Amount allocated by the bank for the year April	to March	(Rs. lakh)			
3.	All India/State/Union Territory					

I. DIRECT LOANS TO BENEFICIARIE

											(Amount	Rs. lakh)
						Outstand	ding at the end of half-year						
		To	otal		of w	hich		To	tal		of w	hich	
No	I.tem			Rural S			urban			Rural		Semi-urban	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		A/cs.		A/cs.		A/cs.		A/cs.		A/cs.		A/cs.	
1	2	3	4	5	6	7	8	9	10	11	12	13	14
10.	Total (11+12+13+14)												
	Loan amounts upto Rs. 50,000												
11.	Individuals/groups of individuals												
	(including co-operative housing												
	societies) belonging to Scheduled												
	Castes (SC)/Scheduled Tribes (ST)												
12.	Individuals/groups of individuals												
	(including co-operative housing												
	societies) other than SC/ST												
	Loan amounts												
	above Rs. 50,000												
13.	Individuals/groups of individuals												
	(including co-operative housing												
	societies) belonging to Scheduled												
	Castes (SC)/Scheduled Tribes (ST)												
14.	Individuals/groups of individuals												
	(including co-operative housing												
	societies) other than SC/ST												

II. LENDING THROUGH AGENCIES/INSTITUTIONS (INDIRECT LENDING)

			ed during year		ling at the nalf-year
No.	Item	No. of		No. of	
		A/cs.	Amount	A/cs.	Amount
1	2	3	4	5	6
20.	Total (21+22+23+24+25+26)				
21.	HUDCO				
22.	State Housing Boards				
23.	Other State-level Agencies				
24.	Housing Finance Institutions (other than HDFC)				
25.	HDFC				
26.	Others				
	Of which for SC/ST				
30.	Total (31+32+33+34+35+36)				
31.	HUDCO				
32.	State Housing Boards				
33.	Other State-level Agencies				
34.	Housing Finance Institutions (other than HDFC)				
35.	HDFC				
36.	Others				
40.	Sub-Total (10+20)				
41.	Sub-Total (11+13+30)				

III. INVESTMENTS IN BONDS/DEBENTURES

No.	Item		ed during -year	Outstanding at the end of half-year		
NO.	Item	No. of A/cs.	Amount	No. of A/cs.	Amount	
1	2	3	4	5	6	
50.	Total (60+70+80+90)	X		X		
	Guaranteed Bonds/Debentures	X	X	X	X	
60.	National Housing Bank	X		X		
70.	HUDCO	X		X		
	Other Bonds (i.e. not carrying any guarantee)	X	X	X	X	
80.	National Housing Bank	X		X		
90.	HUDCO	X		X		
100.	Grand Total (40+50)					

Instructions for Compiling the Statement

- 1. This statement should invariably be prepared horizontally on paper of foolscap (32 cms x 21 cms), to facilitate computerised processing of the data. Further, the column numbers and item numbers should **not** be changed.
- 2. Data in Blocks I & II should be furnished for all-India and each State/Union Territory separately and in Block III for all-India only.
- 3. Amounts shown in Block I should be inclusive of housing loans in respect of which refinance from the National Housing Bank has been drawn.
- 4. Housing loans to banks' own employees should not be classified under the category 'Housing Finance' and should also not be included in this statement.
- 5. Loans to co-operative housing societies should be included under items 11 & 13 in Block I, only if the number of SC/ST members is more than 50% of the total membership.
- 6. Rural Places with population upto 10,000 Semi urban - Places with population over 10,000 and upto 1,00,000
- 7. 'Other State-level Agencies' at items 23 & 33 include, for example, rural/urban housing corporations, slum clearance boards, etc.
- 8. 'Others' at items 26 & 36 include city improvement trusts, city development authorities, local bodies, construction companies/builders, land developers, etc.

Financial assistance granted by scheduled commercial banks under the category 'Housing Finance' as at the quarter ended _____

(Vide	paragraph	7.2)
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Name of the Bank	

Amount allocated by the bank for the year April 2002 to March 2003.

						(1	Rs. in lakh)
	Amount of Direct	(Amount of Amount of Indirect	Inv	eed/ s of	Grand Total		
	Housing Finance	Housing Finance	NHB	HUDCO	MBS*	Total	(1+2+6)
	1	2	3	4	5	6	7
Total housing finance disbursed till the previous quarter							
Disbursement of housing finance during the current quarter							
Total							

^{*} Represents rated securitised debt instruments issued by any SPV or entity, representing housing loans granted by approved Housing Finance Companies (under the supervision of National Housing Bank)

Annexure 3

Particulars to be furnished by the banks while applying for opening of specialised housing finance branches

(Vide paragraph 8.3)

N	Jame	αf	the	Ran	b
1	Name:	()	une.	Dan	κ

		(Rs. in lakh)
1.	Name of centre where the specialised branch is proposed to be opened with district and State	
2.	Name of the lead bank	
3.	No. of existing branches of the applicant bank at the centre/district	
4.	The nature of the locality (commercial or residential)	
5.	The main economic activities at the centre and their likely growth in the near future	
6.	Additional expenditure, if any, to be incurred for the separate branch	
7.	Whether the proposed branch could be self-supporting and viable one?	

8.	Pres	sent business of the existing branches	As on				
٠.	110.	sent outsiness of the emissing standings	31.03.	31.03	Last Friday		
			Previous	Current	preceding the		
			Year	Year	date of appln		
	(i)	Deposits - of which savings under					
		Home Loan A/c					
		(a) No. of A/cs.					
		(b) Amount outstanding					
	(ii)	Advances - of which for housing					
	()	purposes (excluding staff loans)					
		Furthern (mining and a min)					
		(a) No. of A/cs.					
		(b) Amount outstanding (total					
		limits sanctioned may be given					
		in bracket)					
9.	Non	nas of other specialised branches/			1		
9.		nes of other specialised branches/					
institutions at the centre/in the district							
10.	Hou	ising projects/schemes in the district					
	(i)	State Govt./Undertakings/					
	(-)	Local Bodies					
			_				
		(a) Under implementation with no.					
		of tenements					
		(b) Planned under the VIII Five			1		
		Year Plan with no. of tenements					
		Teal Tian with no. of tenements					
	(ii)	Other agencies/organisations					
		(to be specified)					
					1		
		(a) Under implementation					
		with no. of tenements					
		(b) Projected with no.					
		of tenements					
11.	Any	other information which the bank					
	may	like to furnish in support of the					
	app	lication					