

**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, \_\_\_\_\_**

For use of RBI

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1. 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)

No.	Item	Disbursed during half-year						Outstanding at the end of half-year					
		Total		of which				Total		of which			
				Rural		Semi-urban				Rural		Semi-urban	
		No. of A/cs.	Amount	No. of A/cs.	Amount	No. of A/cs.	Amount	No. of A/cs.	Amount	No. of A/cs.	Amount	No. of A/cs.	Amount
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>	<i>10</i>	<i>11</i>	<i>12</i>	<i>13</i>	<i>14</i>
10.	<b>Total (11+12+13+14)</b>												
	<b>Loan amounts upto Rs. 50,000</b>												



## II. LENDING THROUGH AGENCIES/INSTITUTIONS (INDIRECT LENDING)

No.	Item	Disbursed during half-year		Outstanding at the end of half-year	
		No. of A/cs.	Amount	No. of A/cs.	Amount
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
20.	<b>Total (21+22+23+24+25+26)</b>				
21.	HUDCO				
22.	State Housing Boards				
23.	Other State-level Agencies				
24.	Housing Finance Institutions (other than HDFC)				
25.	HDFC				
26.	Others				
	<u>Of which for SC/ST</u>				
30.	<b>Total (31+32+33+34+35+36)</b>				
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	Disbursed during half-year		Outstanding at the end of half-year	
		No. of A/cs.	Amount	No. of A/cs.	Amount
1	2	3	4	5	6
50.	<b>Total (60+70+80+90)</b>	X		X	
	<u>Guaranteed Bonds/Debentures</u>	X	X	X	X
60.	National Housing Bank	X		X	
70.	HUDCO	X		X	
	<u>Other Bonds</u> (i.e. not carrying any guarantee)	X	X	X	X
80.	National Housing Bank	X		X	
90.	HUDCO	X		X	
100.	<b>Grand Total (40+50)</b>				

#### **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.

**Annexure 2**

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

*(Vide paragraph 7.2)*

Name of the Bank \_\_\_\_\_

Amount allocated by the bank for the year April \_\_\_\_\_ to March \_\_\_\_\_

*(Rs. in lakh)*

	<b>(Amount of Housing Finance Disbursed)</b>					<b>Grand Total (1+2+5)</b>
	<b>Amount of Direct Housing Finance</b>	<b>Amount of Indirect Housing Finance</b>	<b>Investment in Guaranteed/ Non-guaranteed Bonds of</b>			
			<b>NHB</b>	<b>HUDCO</b>	<b>Total</b>	
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	
Total housing finance disbursed till the previous quarter						
Disbursement of housing finance during the current quarter						
<b>Total</b>						

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

*(Vide paragraph 8.3)*

Name of the Bank \_\_\_\_\_

*(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. Present business of the existing branches

	As on		
	31.03.____ Previous Year	31.03.____ Current Year	Last Friday preceding the 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)			
(a) No. of A/cs.			
(b) Amount outstanding (total limits sanctioned may be given in bracket)			

9. Names of other specialised branches/ institutions at the centre/in the district

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10. Housing projects/schemes in the district

(i) State Govt./Undertakings/  
Local Bodies

(a) Under implementation with no. of tenements

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(b) Planned under the VIII Five Year Plan with no. of tenements

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(ii) Other agencies/organisations  
(to be specified)

(a) Under implementation with no. of tenements

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(b) Projected with no. of tenements

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11. Any other information which the bank may like to furnish in support of the application

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