

Towards
**affordable
green housing**



For Home Buyers



Developed by



With financial participation of



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1. WHAT IS SUNREF - INDIA?

Created in 2008, SUNREF (Sustainable Use of Natural Resources and Energy Finance) is AFD's green finance label (French Development Agency).

The SUNREF India Housing Programme aims at reducing the negative impacts on environment of the housing industry in a country where 70% of the dwelling units are to be built from now on till 2030.

Supported by AFD and the European Union, NHB (National Housing Bank) is willing to ease the access to green and affordable housing to 12,000 low and middle income households through refinancing operations with Home buyers, Public or Private Housing Project Developers or Primary Lending Institutions (PLI)¹.

2. SUNREF FOCUS AREAS:



Promoting the existing local green labels for housing.



Making green housing more affordable to low-income households.



Making houses more livable and eco-friendly using green techniques



Demonstrating the market potential and the relevance of green housing.



Encouraging the adoption of rules favourable to green housing in public policies.

3. ELIGIBILITY CRITERIA FOR HOME BUYERS

- Housing project located in any urban area in any State / UT in India.
- Housing projects that have received Gold or Platinum rating under IGBC Green Homes certification; or 4 or 5 Star rating under GRIHA green certification.
- Housing project targeting EWS, LIG and MIG populations, following the definition of the Government of India.
- Loan will be provided at a competitive interest rate.
- Individual house projects (houses built by an individual on their own lands) are not eligible.

CONTACT

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¹ Primary Lending Institutions (PLIs) include Housing Finance Companies, Banks and other financial institutions