

## SPECIFICATIONS/FORMAT FOR FILE USED FOR STATEMENT OF HOUSING LOAN RELIEF SCHEME

Field	Data type	Width	Mandatory (Yes/No)	Description of field	Remark
<b>Borrower's Details:</b>					
Borrower's NIC number	Character	14	Yes	This is the NIC number of the borrower who has contracted a secured housing loan not exceeding Rs 5 million. A secured housing loan means a housing loan secured by mortgage or fixed charge on immovable property and used exclusively for the purchase, construction or extension of a house.	It consists of valid letters and numbers only and must be 14 characters long. Characters allowed A to Z, a to z and 0 to 9 only. Left aligned. Where the loan is taken jointly, the NIC number of each loan borrower should be provided separately. Where a borrower has contracted more than one secured housing loan not exceeding Rs 5 million, the information should be provided separately for each loan.
Surname of borrower	Character	50	Yes	This is the surname of the borrower.	Characters allowed A to Z, a to z and some other special characters. Left aligned.
Other Names of borrower	Character	50	Yes	This is the forename of the borrower.	Characters allowed A to Z, a to z and some other special characters. Left aligned.
Loan contracted jointly	Character	3	Yes	Select 'YES' where the loan is contracted jointly and the aggregate amount of repayment for the loan by all borrowers exceeds Rs 1,000. Select 'NO' where the loan is taken solely in the individual's own name.	Where the loan has been taken jointly by two or more persons, the same Loan Reference Number, Date of loan contracted and Amount of loan contracted should be inserted in the statement of financial transactions separately for each of the borrower holding the loan.
Loan Reference Number	Character	30	Yes	This is the Loan Reference Number of the secured housing loan.	It consists of valid letters and numbers only. Characters allowed A to Z, a to z and 0 to 9 and special characters. Left aligned. The same format for Loan Reference Number should be used in all subsequent statements.
Date loan contracted	Number	8	Yes	This is the date the loan was contracted.	Format is YYYY-MM-DD.
Amount of loan contracted	Number	7	Yes	This is the amount of secured housing loan contracted. The details of the loan should be reported even where the loan amount exceeds Rs 5 million.	Numbers allowed 0 to 9. Amount should be greater than zero and should not contain decimal places or separator.
Amount of loan paid in the preceding month	Number	7	Yes	This is the amount of loan repaid in the preceding month by the borrower and/or each of the joint borrowers. For example, statement filed for the month of July 2023 shall specify the amount of loan repaid for the month of June 2023.	Numbers allowed 0 to 9. Amount should not contain decimal places or separator. Where the loan is taken jointly and repayment is made by each borrower from separate bank account, the amount paid by each joint borrower should be provided. Where the loan is taken jointly and repayment is made from a joint bank account held by the borrowers, the repayment should be apportioned equally between the borrowers. Where the loan is taken jointly and repayment is made from a single bank

					account held in the name of one of the borrowers, the repayment amount should be provided. The repayment amount of the other borrowers should be stated as zero.
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