

NATIONAL HOUSING BANK

Automated Refinance Returns Submission System (ARRS)

Circular No.: NHB/ARRS/2026/01

Date: 30 July 2026

Subject: Guidelines for Submission of Returns through ARRS Portal

National Housing Bank (NHB) has implemented the Automated Refinance Returns Submission System (ARRS) to facilitate timely, secure and efficient submission of regulatory and refinance-related returns by Primary Lending Institutions (PLIs).

All PLIs are advised to adhere to the following guidelines while submitting returns through the ARRS Portal.

1. User Registration

1. All authorized officials shall register through the ARRS Portal using valid institutional credentials.
2. User registration requests shall be approved by NHB before portal access is granted.
3. Users are responsible for maintaining the confidentiality of their login credentials.

2. Download of Return Templates

1. PLI users shall download the latest return templates available under the **Templates & Formats** section of the portal.
2. Only templates uploaded on the ARRS Portal shall be used for preparation of returns.
3. Obsolete or previously downloaded templates should not be used unless specifically advised by NHB.

3. Submission of Returns

The following returns shall be submitted through ARRS as applicable:

Quarterly Returns

- NHB-HFC-04
- NHB-HFC-10
- NHB-HFC-11

Half-Yearly Returns

- NHB-HFC-05
- NHB-HFC-06

Annual Returns

- NHB-HFC-07
- NHB-HFC-08
- NHB-HFC-09

Both Final and Provisional returns shall be submitted wherever prescribed.

4. Submission Timelines

1. Returns shall be submitted within the timelines prescribed by NHB.
 2. Delayed submissions may attract observations from NHB and may impact refinance-related processing.
 3. Institutions are advised not to wait until the due date for submission.
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5. Data Validation

Before final submission, users shall ensure that:

- All mandatory fields have been populated.
 - Figures reported are complete and accurate.
 - Validation errors displayed by the portal have been resolved.
 - Supporting data and internal approvals have been verified.
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6. Final Submission and Declaration

1. Submission of a return shall be deemed as a declaration that the information furnished is true and correct.
2. Institutions shall retain supporting records and documents for verification by NHB whenever required.
3. NHB reserves the right to seek clarification or additional information regarding submitted returns.

7. Circulars and Notifications

PLI users are advised to regularly monitor the **Circulars & Notifications** section of the ARRS Portal for:

- Regulatory updates
- Template revisions
- System enhancements
- Submission advisories
- Important announcements

8. Help and Support

For any technical difficulties related to:

- User registration
- Login issues
- OTP verification
- Template downloads
- Return submission

users may contact NHB through the support channels notified on the ARRS Portal.

Issued with the approval of the Competent Authority.

National Housing Bank

Refinance Operations Department

New Delhi