DISASTER MANAGEMENT REGIMES

PROSPER HOUSING FINANCE LIMITED (PHFL)

[Formerly: HBN Housing Finance Limited]

{REGISTERED WITH NATIONAL HOUSING BANK (NHB)}

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1. INTRODUCTION

The National Housing Bank issued circular number NHB (ND)/DRS/Pol. No. 40/2010-11 with subject "National Disaster Management Guidelines on Ensuring Disaster Resilient construction of Buildings and Infrastructure". PHFL pursuant to the circular has formed these disaster management regimes ensuring Disaster Resilient Construction of Buildings and Infrastructure and the regimes will be applicable on any new construction or to make any addition, alteration, modification or retrofitting of existing construction. The regimes are discretionary subject to the prior review of the Application form by the Risk Management Committee and may be made mandatory on case to case basis.

2. PROCEDURE

2.1. Submission of Technical Design Documents by Customer

The customer after preparing the complete architectural and structural design of the proposed construction will arrange to submit all technical design documents including the following:

1) Architect's Design Basis Report,
2) Structural Engineer's Design Basis Reports,
3) Complete set of construction drawings related to both the structural and non-structural elements,
4) Architect's Certificate, and
5) Structural Engineer's Certificate.

2.2. Technical Peer Review By PHFL

PHFL will undertake the technical peer review of these engineering designs and documents of the proposed construction. The architects and structural engineers undertaking the peer review on behalf of the PHFL will adopt an objective and transparent approach to ensure compliance with the national standards and guidelines.

PHFL after due consideration of the comments of its peer reviewers and other inputs on the proposed construction would take an appropriate decision on the housing loan application at all times protecting the safety of the users and functions of the assets created through the loan finance.

2.3. Forms

A set of forms are provided as appendices to these Guidelines to assist the peer reviewers undertaking the assessment of the designs of the proposed constructions.

The list of these forms is presented in Tables 2.3.1 and 2.3.2

The forms to be used by the peer reviewers depend on the building height and the construction type (masonry, concrete or steel). Peer Reviewer Architects will have to submit two forms, namely A1 and N1. The Peer Reviewer Structural Engineers will submit forms M1 (for masonry buildings), C1 (for concrete buildings) or S1 (for steel

buildings) when the height of the building is below 15 meters, and C2 (for concrete buildings) or S2 (for steel buildings) when the height is above 15 meters.

Table 2.3.1

Forms to assist Peer Reviewer Architects

Type of Buildings	**Structural Configuration**	**Non-structural Components**
All buildings	Form A1	Form N1
Note: Form M1, Form C1 or Form S1 of Table 4 also shall be filled by Architects as applicable for buildings on plots up to 500 m2 and of height up to 15 m.		

Table 2.3.2

Forms to assist Peer Reviewer Structural Engineers

Building Height	**Masonry**	**Concrete**	**Steel**
<15m	Form M1	Form C1	Form S1
15-45m	Not Permitted	Form C2	Form S2
>45m	Not Permitted		

Thus, the architect and structural engineer peer reviewing the designs on behalf of the bank shall provide their inputs in the form of:

1) Peer Reviewer Architect's comments on the Architectural Design Basis Report submitted by the architect of the project, including comments on the deficiencies or presence of the architectural elements, if any, that may affect the performance of the building during natural hazards;

2) Peer Reviewer Structural Engineer's comments on the Structural Design Basis Report submitted by the structural designer of the project, including deficiencies, if any; and

Peer Reviewer Structural Engineer's Certificate giving his comments on the suitability of the design of the proposed construction.