

Affordable Housing Fund (AHF)

The position of funds available with NHB under **Affordable Housing Fund (AHF) - Tranche 4** (Year 2018-19) as on 18.11.2019 is given in the table below:

(in ₹ crore)

	AHF
Funds Received on 05.08.2019	2500.00
Funds Available	2305.10

This fund shall be utilized for refinancing the individual housing loans sanctioned and disbursed on or after 01-04-2017 falling under rural and urban category by the Primary Lending Institutions viz., Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks, etc. The details of the scheme can be accessed from NHB's website.

The rates at which National Housing Bank will lend to the PLIs and the on -lending cap thereon under **AHF - Tranche 4** are given below:

Fund	PLIs	Interest Rate (Fixed)	On Lending Cap
AHF	HFCs, RRBs, UCBs, etc.	4.18% p.a.	Refinance rate <i>plus</i> 350 bps
	SCBs	4.18% p.a.	One Year MCLR <i>plus</i> 100 bps

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