

Affordable Housing Fund (AHF)

The position of funds available with NHB under **Affordable Housing Fund (AHF)** (Year 2019-20) as on 05.02.2021 is given in the table below:

(in ₹ crore)

	AHF
Funds Available	2026.535

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** are given below, as applicable till 31-03-2021:

Fund	PLIs	Interest (Fixed)	Rate	On Lending Cap
AHF	HFCs/ SCBs/SFBs/ RRBs	3.00%		9.394% (350 bps over the 10-year G-Sec yield on 31-12-2020 i.e., 5.894%)
	Others	3.00%		6.50% (Refinance rate + 3.50%)

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