

Rural Housing Fund & Urban Housing Fund

The position of funds available with NHB under Rural Housing Fund (RHF) & Urban Housing Fund (UHF) as on 27.03.2018 is given in the table below:

(in ₹ crore)

	RHF	UHF
Funds received	4500.00	4500.00
Funds available	NIL	941.61

These funds can be utilized by Primary Lending Institutions viz., Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks etc., for their lending to the ultimate borrowers as specified in the respective schemes. The details of schemes can be accessed at the following link -

<http://www.nhb.org.in/Financial/reFin.php>

The rates at which National Housing Bank will lend to PLIs and on lending cap thereon under UHF are given below:

Fund	PLIs	Interest Rate	On Lending Cap
UHF	HFCs, UCBs and RRBs	4.61%p.a.	8.11% p.a.
	SCBs	4.61%p.a.	MCLR+1.00%

Disbursements are considered under the above scheme on the first come first serve basis.

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