

During next three years, which period would spill beyond 12th Five Year Plan, *inter-alia*, it is envisaged to sanction central assistance for construction of houses under PMAY-HFA (U) Mission, as per demand assessment by respective State Government/UT Administration in keeping with objectives of the Mission, mobilise self help groups, organize bank linkages and arrange skill training for beneficiaries under DAY-NULM, in consultation with NITI Aayog, pursue with respective State Government/UT Administration to ensure that Rules/Schemes in keeping with provisions of the Street Vendors' (Protection of Livelihood and Regulation of Street Vending) Act, 2014 have been notified by them, formulate draft National Urban Housing and Habitat Policy 2017 and take appropriate necessary measures regarding notification of remaining sections of Real Estate (Regulation and Development) Act, 2016,

The roadmap and core areas of focus would comprise primarily follow-up with State Government/UT Administration to enable developing and strengthening of institutional capacity at appropriate level with a view to ensuring effective and efficient plan formulation, implementation, delivery and monitoring of schemes/legislation regarding urban housing and urban poverty alleviation consistent with relevant guidelines and overall development philosophy regarding *sabka saath sabka vikas*.

(b) and (e) Presentation by HUP A on PMAY-HFA (U) Mission was made before Council of Ministers and by NITI Aayog in addition to thematic presentations in which MoHUPA was involved.

NHB scheme for refinancing

2025. SHRI DEREK O' BRIEN: Will the Minister of HOUSING AND URBAN POVERTY ALLEVIATION be pleased to state:

(a) the amount that has been refinanced by National Housing Bank (NHB) in the last three years, year-wise;

(b) the number of houses that have been refinanced under this scheme in the last three years, year-wise; and

(c) the amount of funds that is lying unused under this fund?

THE MINISTER OF STATE IN THE MINISTRY OF HOUSING AND URBAN POVERTY ALLEVIATION (RAOINDERJIT SINGH): (a) As reported by Department of Financial Services, the amount refinanced by National Housing Bank (NHB) in the last three years is as under:

(In ₹ crore)	
Year	Amount
2013-14	17,856.18
2014-15	21,847.23
2015-16	21,589.78
TOTAL	61,293.19

Out of the total amount of ₹ 61,293.19 crore, an amount of ₹ 18,407.48 crore has been disbursed under Rural Housing Fund (RHF), Urban Housing Fund (UHF) and Urban-Low Income Housing (U-LIH), whereas the balance amount has been disbursed under regular refinance.

(b) Details of disbursement and the number of houses refinanced during the last three years under RHF, UFIF and U-LIH by the NHB, are given in the Statement (*See below*).

(c) The amount of funds reported as lying unused under RHF, UHF and U-LIH are as under:

(In ₹ crore)	
Scheme	Amount Unused
Rural Housing Fund (RHF)	1,883.98
Urban Housing Fund (UHF)	43.57
Urban-Low Income Housing (U-LIH)	430.00*

*Rupee equivalent USD 64.13 mn x ₹ 67.05 = ₹ 430 crore approx.

Statement

Details of disbursement and number of houses refinanced during the last three years under RHF, UHF and U-LIH by the NHB

(In ₹ crore)								
Year	Rural Housing Fund (RHF)		Urban Housing Fund (UHF)		Urban-Low Income Housing (U-LIH)*		Regular Refinance	
	Amount	Units	Amount	Units	Amount	Units	Amount	Units
2013-14	3,443.69	5,35,299	873.20	18,310	48.71	2,296	13,490.58	2,35,761
2014-15	4,920.53	2,74,924	3,700.01	1,26,373	20.51	781	13,206.18	1,08,492
2015-16	3,751.80	57,350	1,383.22	28,251	265.81	6,280	16,188.95	82,106
TOTAL	12,116.02	8,67,573	5,956.43	1,72,934	335.03	9,357	42,885.71	4,26,359

* World Bank Line

The Regular refinance is the refinance assistance which is extended by NHB out of its market borrowings and capital, and not out of any specified fund.