

National Housing Bank

Performance Highlights 2010-11

FINANCIAL HIGHLIGHTS

(₹ in Crore)

Year ended 30th June	2007-08	2008-09	2009-10	2010-11
Sanctions	13,362	15,729	12,715	14,293
Disbursements	9,036	10,889	8,160	12,035
Net Owned Fund	1,999	2,230	2,485	2,770
Outstanding Loans & Advances	17,671	16,851	19,837	22,581
Gross NPAs	Nil	Nil	Nil	Nil
Net NPAs	Nil	Nil	Nil	Nil
Profit After Tax (PAT)	170	236	280	279
PAT per Employee	2.13	2.62	3.15	3.21
CRAR (%)	24	18	20	21

OPERATIONAL HIGHLIGHTS

Highest ever disbursements

Sanctions	₹ 14,293 crore/ YOY Growth 12%
Disbursements	₹ 12,035 crore/ YOY Growth 47%
Outstanding Loans & Advances	₹ 22,581 crore/ YOY Growth 14%
Net Profit	₹ 279 crore / YOY Growth --
Net Profit per Employee	₹ 3.21 crore / YOY Growth 2%

100% collection efficiency maintained

NPA as % of Loans and Advances : Nil; Net NPAs : Nil

Continued highest credit rating – short term & long term debt

NEW BUSINESS INITIATIVES

- Facilitated the setting up of Central Electronic Registry by Government of India, Ministry of Finance, under SARFAESI Act, 2002.
- Maintaining and running the Central Registry through Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI)
- Credit Guarantee Fund Trust proposed to be set up in NHB under the initiative of Government of India, Ministry of Housing & Urban Poverty Alleviation to provide credit guarantee support to collateral free/third-party guarantee free individual housing loans upto ₹ 5 lakh extended by banks and HFIs (registered with NHB) for Low Income Housing.
- Launched promotional programme on Energy Efficient New Residential Housing in India, in collaboration with KfW, Germany
- Partnering with International Finance Corporation and Government of Rajasthan to promote an HFC catering to low and moderate income housing in the State of Rajasthan through joint participation of the public and the private sectors
- Developing Uniform Valuation Standards for the Industry

HEAD OFFICE : CORE 5-A, 3rd - 5th FLOOR,
INDIA HABITAT CENTRE, LODHI ROAD,
NEW DELHI-110003

REGIONAL OFFICE : MUMBAI

REPRESENTATIVE OFFICES :

• HYDERABAD • CHENNAI • BENGALURU
• KOLKATA • AHMEDABAD • LUCKNOW
• PATNA • BHOPAL



राष्ट्रीय आवास बैंक

(भारतीय रिज़र्व बैंक के संपूर्ण स्वामित्व में)

NATIONAL HOUSING BANK

(Wholly owned by the Reserve Bank of India)

National Housing Bank

RURAL HOUSING

Golden Jubilee Rural Housing Finance Scheme (GJRHFS) was launched in 1997-98 to support the people living in rural areas, and improve access to housing finance. NHB as the Nodal Agency for implementing GJRHFS, facilitated financing of 31.53 lakh dwelling units from 1997 to 2011.

As announced by Hon'ble Union Finance Minister in the Budget Speech 2008-09, Rural Housing Fund (RHF) was created in NHB to extend financial assistance to 'Weaker Sections', with annual allocation of ₹ 2,000 crore. Subsequently, in the Union Budget 2011-12, annual allocation was enhanced to ₹ 3,000 crore. NHB disbursed a sum of ₹ 5,780.96 crore in 2008-11 under RHF, which has resulted in financing of 2.48 lakh housing units in rural areas.



LOW INCOME HOUSING

Till June 30, 2011, NHB has sanctioned 434 projects having project cost of ₹ 5,997.45 crore and loan component of ₹ 4,528.36 crore to provide low income housing for the poor and has financed various agencies including Public Housing Agencies, MFIs, NGOs, and Public Private Partnership projects. NHB through its long term financial support, technical assistance and training, engaged many MFIs/NGOs in doing housing finance for low income families. So far, the Bank has sanctioned ₹ 92.72 crore to 29 Microfinance Institutions spread across 11 states for financing 24,255 urban and rural housing units. NHB has launched the water and sanitation programme along with UNHABITAT, and financed ₹ 1.75 crore for construction of about 5,312 toilets for members of SHGs/MFIs in the States of Tamil Nadu and Gujarat

NHB RESIDEX

NHB RESIDEX is the country's first official residential property price index to capture the price movements in residential properties in a comprehensive manner. It is based on actual transaction prices to reflect the market trends and is now being operated on a quarterly basis, with 2007 as the base year. It has been extended to 15 cities and its coverage presently includes Ahmedabad, Bengaluru, Bhopal, Chennai, Delhi, Hyderabad, Faridabad, Jaipur, Kolkata, Kochi, Lucknow, Mumbai, Patna, Pune and Surat. NHB RESIDEX will include 5 more cities viz., Ludhiana, Vijayawada, Indore, Guwahati and Bhubaneshwar from January 2012 onwards.

CENTRAL REGISTRY OF SECURITISATION ASSET RECONSTRUCTION AND SECURITY INTEREST OF INDIA (CERSAI)

NHB played a significant role in the establishment of CERSAI as a Government Company licensed under Section 25 of Companies Act, 1956 for the purpose of operating and maintaining the Central Registry under the provisions of the SARFAESI Act, 2002. The objective is to prevent frauds in loan cases involving multiple lending from different banks on the same immovable property. CERSAI commenced its operations on 31-03-2011 and all the transactions made on or after 31-03-2011 need to be registered with CERSAI with particulars of the property, nature of encumbrance, institution with which property is mortgaged, etc. Till mid-September 2011, more than 3 lakh registration of mortgages by deposit of title deeds were done by banks/HFCs and other financial institutions with the Central Registry.



VALUATION STANDARDS FOR REAL ESTATE DEVELOPMENT

Valuation of property has emerged as an important and urgent area of action for banks and Housing Finance Institutions (HFIs). To put in place appropriate valuation policies, a 'Handbook on Policy, Standards and Procedures for Real Estate Valuation by Banks and HFIs in India' has been brought out by National Housing Bank and Indian Banks' Association for their common adoption.

RECOGNITION RECEIVED

- SKOCH Financial Inclusion Award 2011 for NHB's intervention in Rural Housing.
- Association of Development Financing Institutions in Asia and the Pacific (ADFIAP) Award for Development Finance led Poverty Alleviation for the year 2011.

Goal : Shelter For All