

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)

www.nhb.org.in

