

## GLOSSARY

APEX CO-OPERATIVE HOUSING FEDERATIONS	ACHFs
AGRICULTURE AND RURAL DEVELOPMENT BANK	ARDB
BELOW POVERTY LINE	BPL
BUILDING MATERIAL AND TECHNOLOGY PROMOTION COUNCIL	BMTPC
CAPITAL ADEQUACY RATIO	CAR
ECONOMICALLY WEAKER SECTION	EWS
HIGH INCOME GROUP	HIG
HOUSING FINANCE COMPANIES	HFCs
HOUSING FINANCE INSTITUTION	HFI
HOUSING & URBAN DEVELOPMENT CORPORATION LIMITED	HUDCO
INDIRA AWAS YOJANA	IAY
JAWAHAR ROZGAR YOJANA	JRY
LAND DEVELOPMENT & SHELTER PROJECT	LDSP
LOW INCOME GROUP	LIG
MIDDLE INCOME GROUP	MIG
NATIONAL BUILDINGS ORGANISATION	NBO
NON-GOVERNMENT ORGANISATION	NGO
NET OWNED FUNDS	NOF
NON PERFORMING ASSET	NPA
REGIONAL RURAL BANK	RRB
RESERVE BANK OF INDIA	RBI
SPECIAL RURAL HOUSING DEBENTURE	SRHD
STATE CO-OPERATIVE AGRICULTURE AND RURAL DEVELOPMENT BANK	SCARDB
URBAN CO-OPERATIVE BANK	UCB

**ANNEXURE**

**Financial Highlights of Major Housing Finance Companies\***

(Amount in Rs. lakhs)

	31-03-03		31-03-02		31-03-01
		% growth		% growth	
Paid up Capital	249442.01	11.51%	223686.97	16.25%	192415.19
Reserves & Surplus (less misc. exp. not written off)	491008.53	17.17%	419050.91	10.09%	380630.93
<b>Net Worth</b>	<b>740450.53</b>	<b>15.20%</b>	<b>642737.89</b>	<b>12.16%</b>	<b>573046.12</b>
NHB Refinance	342081.66	0.86%	339178.77	12.01%	302809.20
Secured loans from other sources	2225739.30	23.64%	1800115.08	24.99%	1440166.80
Unsecured loans including deposits	3240865.45	16.20%	2789099.93	19.01%	2343628.02
<b>Total Loan Funds</b>	<b>5770025.91</b>	<b>17.84%</b>	<b>4896697.85</b>	<b>20.66%</b>	<b>4058400.31</b>
<b>Total Funds Available</b>	<b>6510476.45</b>	<b>17.53%</b>	<b>5539435.73</b>	<b>19.60%</b>	<b>4631446.43</b>
Represented by :					
<b>Housing loans</b>	<b>5864333.55</b>	<b>18.71%</b>	<b>4940207.43</b>	<b>23.52%</b>	<b>3999666.73</b>
Fixed Assets	110364.12	4.29%	105828.62	15.80%	91389.73
Investments	446072.48	31.50%	339222.85	-2.41%	347596.82
Net Current Assets	172925.79	-2.16%	176744.47	-20.55%	222473.35
<b>Total Uses of Funds</b>	<b>5577255.63</b>	<b>17.05%</b>	<b>4764678.02</b>	<b>19.83%</b>	<b>3976337.65</b>
Income	708873.71	13.13%	626589.07	10.59%	566595.56
Expenditure	633767.33	7.17%	591372.21	13.99%	518787.33
Profit before Interest & Tax (PBIT)	648511.33	10.10%	589035.58	13.94%	516969.66
Profit before Tax (PBT)	235304.55	29.58%	181596.62	13.47%	160037.85
<b>Profit after Tax (PAT)</b>	<b>113175.94</b>	<b>57.96%</b>	<b>71646.57</b>	<b>17.18%</b>	<b>61142.78</b>
Housing loans to net worth (times)	7.92		7.69		6.98
Return on Equity (PAT/Net worth)	0.15		0.11		0.11
Interest Coverage Ratio (Int/PBIT)	1.21		1.14		1.15

\* Based on information available for select HFCs

राष्ट्रीय आवास बैंक अधिनियम, 1987 की धारा 42 के अनुसार केन्द्रीय सरकार / भारतीय रिज़र्व बैंक को प्रस्तुत 30 जून 2003 को समाप्त अवधि के लिए भारत में आवास की प्रवृत्ति एवं प्रगति संबंधी रिपोर्ट

**Report on Trend and Progress of Housing in India for the period ended June 30, 2003 submitted to the Central Government / Reserve Bank of India in terms of Section 42 of the National Housing Bank Act, 1987**



**राष्ट्रीय आवास बैंक**

(भारतीय रिज़र्व बैंक के संपूर्ण स्वामित्व में)

**National Housing Bank**

(Wholly owned by the Reserve Bank of India)

भारत में आवास की प्रवृत्ति एवं  
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