

National Housing Bank

Performance Highlights 2009-10

FINANCIAL HIGHLIGHTS				(₹ in Crore)
Year ended 30 th June	2007	2008	2009	2010
Sanctions	9,101	13,362	15,729	12,715
Disbursements	5,672	9,036	10,889	8,160
Net Owned Fund	1,831	1,999	2,230	2,485
Gross NPAs	27	Nil	Nil	Nil
Net NPAs	Nil	Nil	Nil	Nil
Operating Profit (PBITDP)	204	270	354	444
Profit After Tax (PAT)	101	170	236	280
PAT per Employee	1.41	2.13	2.62	3.15
CRAR (%)	23	24	18	20

OPERATIONAL HIGHLIGHTS

Highest ever profit

Sanctions ₹ 12,715 crore, Disbursements ₹ 8,160 crore

Operating Profit ₹ 444 crore / YOY Growth 25%

Net Profit ₹ 280 crore / YOY Growth 19%

Net Profit per Employee ₹ 3.15 crore / YOY Growth 20%

100% collection efficiency maintained

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

Continued highest credit rating – short term & long term debt

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

REGIONAL OFFICE : MUMBAI

REPRESENTATIVE OFFICES :

• AHMEDABAD • BENGALURU • CHENNAI
• HYDERABAD • KOLKATA • LUCKNOW



राष्ट्रीय आवास बैंक

(भारतीय रिज़र्व बैंक के संपूर्ण स्वामित्व में)

NATIONAL HOUSING BANK

(Wholly owned by the Reserve Bank of India)

National Housing Bank

Financial Inclusion through Housing

RURAL HOUSING

Financed 30.24 lakh units under Golden Jubilee Rural Housing Finance Scheme (GJRHFS) and Rural Housing Fund (RHF). GJRHFS and RHF financed 28.59 lakh units in 1997-2010 and 1.65 lakh units in 2008-2010, respectively. NHB also refines primary lending institutions under these schemes.



LOW – INCOME HOUSING

Till end of the June 2010, NHB has sanctioned 426 projects having project cost of ₹5667.75 crore and loan component of ₹ 4449.56 crore to provide low income housing for the poor and has financed various agencies including Public Housing Agencies, MFI/NGOs, Public Private Partnership projects. By providing long term financial support, technical assistance and training, the Bank has engaged many MFIs/NGOs in housing finance. For this, the Bank has sanctioned ₹ 83.92 crore to 23 Microfinance Institutions in 9 states covering 16,207 housing units (urban and rural). NHB has launched its water and sanitation programme with the main objective to advance the total sanitation campaign of the Government of India. ₹ 1 crore has been lent by NHB for construction of around 1056 toilets.

NHB RESIDEX

NHB RESIDEX is the country's first 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. NHB RESIDEX has been extended from 5 cities to 15 cities and its coverage now includes Ahmedabad, Faridabad, Chennai, Kochi, Hyderabad, Jaipur, Patna, Lucknow, Pune and Surat. NHB RESIDEX is now being updated on a quarterly basis with 2007 as the base year.

HOUSING INFORMATION PORTAL

'NHB Housing Info India' is a single point source for complete and reliable information on housing and housing finance in India for its users. It's an effort to bring together individuals and institutions in housing and housing finance for promoting research, exchange of knowledge and communication and to create a repository of information.



NEW BUSINESS INITIATIVES

- **Women Housing – A Breakthrough**

Under Rural Housing Fund 87,578 rural women were provided housing finance.

- **Public Private Partnership – Welcoming Changes**

NHB has financed a Mass Housing Project of the Government of West Bengal for EWS/LIG segments through Public Private Partnership to provide low income housing for the poor.

- **Towards A Better Tomorrow - Energy Efficient Housing**

NHB is promoting and financing Energy Efficient New Residential Housing and related Infrastructure through financial intermediaries, with credit support from KfW, Germany.

- **NHB - A Nodal Agency**

NHB is acting as the Nodal Agency for Government of India's Interest Subsidy Scheme for Housing the Urban Poor and 1% Interest Subvention Scheme for housing loans up to ₹10 lakh (for Housing Finance Companies).

Goal : Shelter for All