



‘NBFC crisis to pull down home loan growth’

Housing finance growth is set to slow down to 13-15 per cent this fiscal, due to lingering liquidity issues faced by non-banking lenders, warned a report by Icra

15%

Overall industry loan growth for housing finance companies in FY18

64%

Overall market share of banks in FY19, as against 62 per cent a year ago

₹19.1 LAKH CRORE

Outstanding housing credit as of March 2019, which could see an adverse impact

₹4-4.5 LAKH CR

Funds required by housing finance companies in FY20 to meet growth requirement of 10-14 per cent

13-15%

Expected growth range of the housing credit in FY20, lower than last three years

4.6%

NPAs in affordable new housing segment as on March 2019, as against 5 per cent in December 2018

1.5%

Gross NPAs (non-performing assets) as on March 2019, as against 1.4 per cent in Dec 2018 and 1.1 per cent in March 2018

10%

Credit growth of dedicated housing finance companies in FY19

1.8%

Expected overall NPAs of housing finance companies in FY20

There could be some pressure on the asset quality owing to the challenging operating environment and the emerging risk factors

ICRA

