



Particulars	( ₹ in lakhs)	
	Current accounting year ended 30/06/2020	Previous accounting year ended 30/06/2019
	Audited	Audited
<b>1. Interest Earned (a)+(b)+(c)+(d)</b>	<b>498,482.09</b>	<b>499,407.01</b>
(a) Interest on advances	464,562.47	474,051.02
(b) Income on Investments	17,420.42	20,613.45
(c) Interest on bank deposits	16,499.20	4,742.54
(d) Others	-	-
<b>2. Other Income</b>	<b>4,043.95</b>	<b>28,147.83</b>
<b>3. Total Income (1+2)</b>	<b>502,526.03</b>	<b>527,554.84</b>
<b>4. Interest Expended</b>	<b>342,229.61</b>	<b>339,961.49</b>
<b>5. Operating Expense (i)+(ii)</b>	<b>7,660.78</b>	<b>6,589.07</b>
(i) Payments to and provisions for employees	2,923.69	2,111.89
(ii) Other operating Expense (a)+(b)+(c)	4,737.09	4,477.18
(a) Brokerage, Guarantee Fee and Other Finance Charges	389.04	496.53
(b) Stamp duty on Borrowings	365.03	410.04
(c) Other expenditures	3,983.02	3,570.61
<b>6. (Gain)/ Loss on account of exchange fluctuations</b>	<b>(819.51)</b>	<b>1,366.42</b>
<b>7. Total Expenditure excluding Provisions and Contingencies (4+5+6)</b>	<b>349,070.88</b>	<b>347,916.98</b>
<b>8. Operating Profit before Provisions and Contingencies (3-7)</b>	<b>153,455.15</b>	<b>179,637.86</b>
<b>9. Provisions other than Tax and Contingencies</b>	<b>108,287.81</b>	<b>48,190.76</b>
<b>10. Exceptional Items</b>	<b>-</b>	<b>-</b>
<b>11. Profit (+) / Loss (-) from Ordinary Activities before Tax (8-9-10)</b>	<b>45,167.34</b>	<b>131,447.10</b>
<b>12. Tax Expense</b>	<b>25,600.00</b>	<b>58,150.00</b>
<b>13. Net Profit (+)/Loss (-) from Ordinary Activities after Tax (11-12)</b>	<b>19,567.34</b>	<b>73,297.10</b>
<b>14. Extraordinary items (net of tax expense)</b>	<b>-</b>	<b>-</b>
<b>15. Net Profit (+)/Loss (-) for the period (13-14)</b>	<b>19,567.34</b>	<b>73,297.10</b>
<b>16. Paid-up capital (wholly owned by Government of India)</b>	<b>145,000.00</b>	<b>145,000.00</b>
<b>17. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)</b>	<b>767,936.64</b>	<b>748,092.97</b>
<b>18. Analytical Ratios:</b>		
(i) Capital Adequacy Ratio	12.74%	16.01%
(ii) Earning Per Share (EPS)	NA	NA
<b>19. NPA Ratios</b>		
a) Amount of Gross NPA	250,284.59	418.64
b) Amount of Net NPA	62,466.22	-
c) % of Gross NPA	2.99%	0.01%
d) % of Net NPA	0.76%	0.00%
e) Return on Assets (Annualized)	0.25%	1.04%

**Notes:**

- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on August 26, 2020 at New Delhi.
- Pursuant to the Judgement of the Hon'ble Supreme Court setting aside the decree passed by the Hon'ble Special Court in Suit No. 2 of 1995 and the directions given by Department of Financial Services (DFS), Government of India, NHB had paid an amount of ₹ 236.78 crores to SBI. In July, 2016, SBI has filed an application before the Hon'ble Special Court claiming interest @19% on ₹ 236.78 crores. NHB has denied the above claim of SBI and prayed for dismissal of the application. Further, as per the directions of DFS, NHB has to receive an amount of ₹ 353.78 crore from SBI for which NHB has filed a counter-claim.
- The financial results for the year ended June 30, 2020 have been arrived at, after considering provisions for Non-Performing Assets and Standard Assets on the basis of prudential norms issued by RBI, Income Tax, Deferred tax and other usual and necessary provisions including employee benefits made at the year-end.
- In terms of the Reserve Bank of India's circular dated August 04, 2016, Bank is continuously preparing proforma Ind AS statements and is submitting to the regulator regularly. The Reserve Bank of India vide its letter dated May 15, 2019, has advised that implementation of Indian Accounting Standards by All India Financial Institutions (AIFIs) has been deferred until further notice.
- During the FY ended June 2020, the Bank has classified Dewan Housing Finance Corporation Ltd. (DHFL) & PMC Bank having an outstanding amount of ₹ 2349.54 crore & ₹ 149.13 crore as Non-Performing assets on 18-10-2019 & 31-12-2019 respectively. Bank has made 75% provision of total outstanding amounting to ₹ 1762 crore and ₹ 112 crore towards DHFL and PMC Bank respectively.
- Previous period figures have been regrouped / rearranged wherever necessary.

Place: New Delhi  
Date: August 26, 2020

Sd/-  
S.K. Hota  
Managing Director

The above results are based on the Balance Sheet as on 30.06.2020 and Profit & Loss Account for the year ended 30.06.2020 as per the audit report dated 26.08.2020

For Bansal & Co. LLP  
Chartered Accountants  
Firm Reg. No. 001113N/N500079

Sd/-  
(CA Siddharth Bansal)  
Partner  
Membership No. 518004