



**राष्ट्रीय  
आवास बैंक**  
**NATIONAL  
HOUSING BANK**

Statutory Body under the Government of India  
Core-5A, 3rd - 5th Floor, India Habitat Centre,  
Lodhi Road, New Delhi - 110003



**AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 30TH JUNE, 2021**

(₹ in Lakhs)

Particulars	FY ended 30/06/2021	FY ended 30/06/2020
	Audited	Audited
<b>1. Interest Earned (a)+(b)+(c)+(d)</b>	<b>4,82,735.24</b>	<b>4,98,482.09</b>
(a) Interest on advances	4,58,633.62	4,64,562.47
(b) Income on Investments	14,343.04	17,420.42
(c) Interest on bank deposits	9,758.58	16,499.20
(d) Others	-	-
<b>2. Other Income</b>	<b>5,084.40</b>	<b>4,043.95</b>
<b>3. Total Income (1+2)</b>	<b>4,87,819.64</b>	<b>5,02,526.03</b>
<b>4. Interest Expended</b>	<b>3,57,380.91</b>	<b>3,42,229.61</b>
<b>5. Operating Expense (i)+(ii)</b>	<b>8,111.50</b>	<b>7,660.78</b>
(i) Payments to and provisions for employees	3,750.15	2,923.69
(ii) Other operating Expense (a)+(b)+(c)	4,361.35	4,737.09
(a) Brokerage, Guarantee Fee and Other Finance Charges	346.98	389.04
(b) Stamp duty on Borrowings	54.17	365.03
(c) Other expenditures	3,960.20	3,983.02
<b>6. (Gain)/Loss on account of exchange fluctuations</b>	<b>6,078.12</b>	<b>(819.51)</b>
<b>7. Total Expenditure excluding Provisions and Contingencies (4+5+6)</b>	<b>3,71,570.53</b>	<b>3,49,070.88</b>
<b>8. Operating Profit before Provisions and Contingencies (3-7)</b>	<b>1,16,249.12</b>	<b>1,53,455.15</b>
<b>9. Provisions other than Tax and Contingencies</b>	<b>70,252.38</b>	<b>1,08,287.81</b>
<b>10. Exceptional Items</b>	<b>-</b>	<b>-</b>
<b>11. Profit (+) / Loss (-) from Ordinary Activities before Tax (8-9-10)</b>	<b>45,996.74</b>	<b>45,167.34</b>
<b>12. Tax Expense</b>	<b>(20,315.75)</b>	<b>25,600.00</b>
<b>13. Net Profit (+)/Loss (-) from Ordinary Activities after Tax (11-12)</b>	<b>66,312.49</b>	<b>19,567.34</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>66,312.49</b>	<b>19,567.34</b>
<b>16. Paid-up capital (wholly owned by Government of India)</b>	<b>1,45,000.00</b>	<b>1,45,000.00</b>
<b>17. Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)</b>	<b>8,34,501.57</b>	<b>7,67,936.64</b>
<b>18. Analytical Ratios:</b>		
(i) Capital Adequacy Ratio	12.14%	12.74%
(ii) Earning Per Share (EPS)	NA	NA
<b>19. NPA Ratios</b>		
a) Amount of Gross NPA	2,50,284.59	2,50,284.59
b) Amount of Net NPA	-	62,466.22
c) % of Gross NPA	2.91%	2.99%
d) % of Net NPA	0.00%	0.76%
e) Return on Assets (Annualized)	0.75%	0.25%

**Notes:**

- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on **August 12, 2021** at New Delhi.
- The Audited results for the year ended **June 30, 2021** 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.
- Previous period figures have been regrouped / rearranged wherever necessary.

The above results are based on the Balance Sheet as on **30.06.2021** and Profit & Loss Account for the year ended **30.06.2021** as per the audit report dated **12.08.2021**.

Place: **New Delhi**  
Date: **August 12, 2021**

As per review report of even date

For **Bansal & Co. LLP**  
Chartered Accountants  
Firm Reg. No. 001113N/W500079

Sd/-  
**S.K. Hota,**  
Managing Director  
Sd/-  
**(CA Siddharth Bansal)**  
Partner  
Membership No. 518004